THE SATURDAY EVENING POST

An Illustrated Weekly Magazine
Founded by Benj. Franklin

MAR. 12, 1910 5c. THE COPY

THE CURTIS PUBLISHING COMPANY, PHILADELPHIA

If Motoring is Too Expensive, Whose Fault Is It?

SOME men complain that motoring is heavily expensive. This complaint comes from two sources—buyers of cheap cars, and buyers of costly cars.

Because the cheap car doesn't have the right material and workmanship in the first place (thereby proving endlessly expensive in repair); while the costly car involves a much greater initial investment than it is worth, as is shown in the startling depreciation in market value after a year's use.

* * *

These men—both classes—are precisely the men we want to talk to—because we know a remedy.

* * *

If you, Mr. Car Buyer, actually want to reduce your motoring expense and at the same time enjoy the highest quality and the largest quantity of motor car service, let your next car be a SIX.

Because the Six is *mechanically right.*

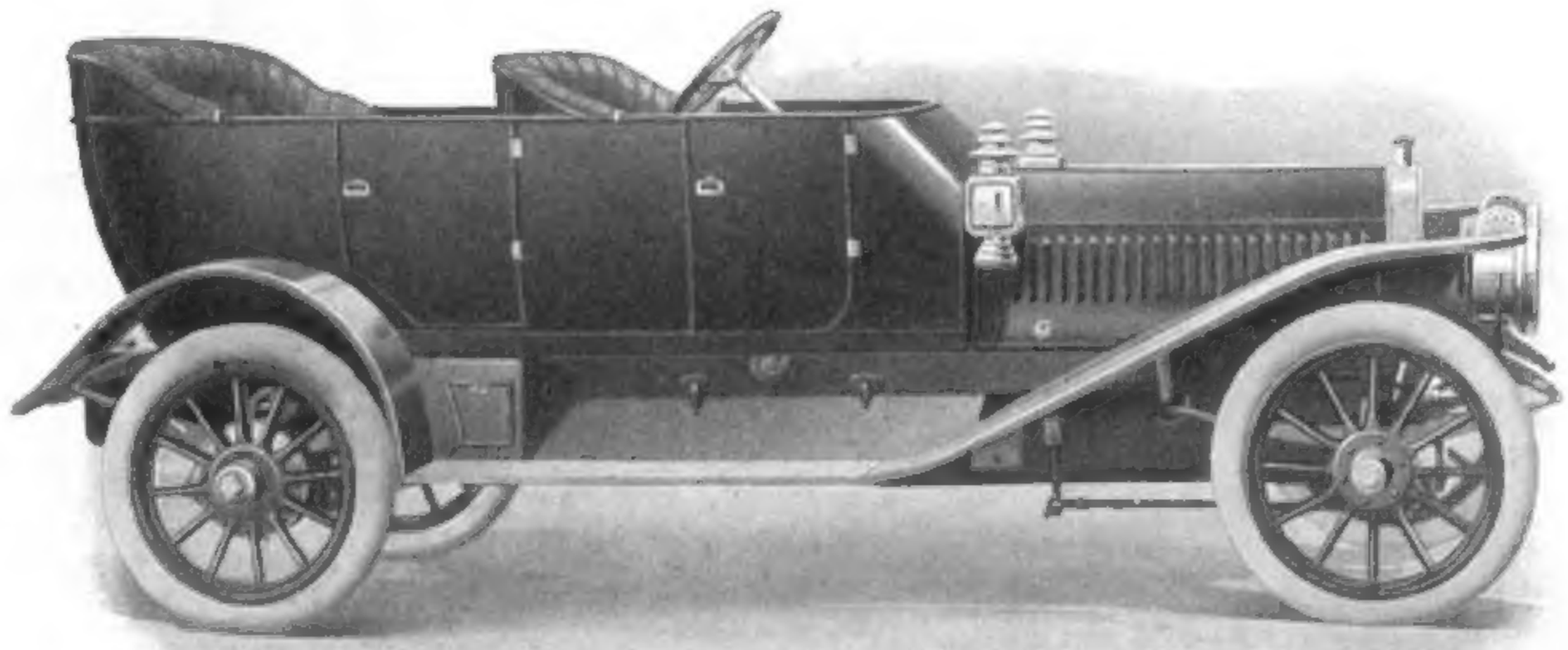
You have no license to expect superior service from an outclassed type of motor; and when we say that *all other types* are outclassed by the Six we state a fact that we have advertised for three years and have proved time after time in the most convincing manner.

This fact is so well established that we shall not give the reasons here. To any inquirer we shall gladly send literature that sets forth these reasons explicitly.

* * *

That the Six outclasses all other types and thereby reduces the owner's expense is easily shown.

For two years we have been gathering sworn mileage and upkeep (repair) statements of Winton Six owners.



WINTON SIX

Torpedo Touring Car, a new body design

For this body, as well as our Torpedo Roadster and our regular touring car and toy tonneau bodies, we use the same chassis. Six-cylinder, 48 H. P. motor. Multiple-disc clutch. Four-speed transmission. Instantaneously sensitive carburetor. Bosch magneto, and storage battery. 124-inch wheel base. Frame narrowed in front to permit short turns. Easy-riding, semi-elliptical springs all around. Four shock absorbers. And a motor that **cranks itself.** This car holds the world's upkeep record of 77 cents per 1000 miles. Price $3000.

Figures covering 20 Winton Six cars, owned and driven in and around New York, Boston, Atlantic City, Philadelphia, Pittsburg, Buffalo, Cleveland and Chicago, and on many long and hard tours, are shown on this page.

* * *

These 20 cars totaled 184,190 miles—more than seven times the distance around the earth at the equator. A fairly exhaustive test.

Nine of these cars ran 72,721 miles with absolutely *no upkeep expense.*

Thirteen of these cars ran 103,226 miles on a total of *73 cents upkeep expense.*

Only four of 20 cars had more than $10 expense each, and these four cars totaled 55,860 miles, averaging 13,965 miles each.

* * *

Each of these 20 cars averaged 1315.6 miles per month, 43.8 miles per day. Had to keep moving to do that distance every day, winter, spring and summer.

And the average upkeep expense for each of these 20 cars was *77 cents per 1000 miles.*

* * *

That's a world's record that goes straight home to the pocket books of these Winton Six owners.

Motoring wasn't expensive to these men.

Because the Winton Six is the car that keeps out of repair shops.

* * *

You can compare the Winton Six with any other high-grade car on the market and know for yourself that it has neither a superior nor an equal.

We do not say this boastingly, but to give you a definite statement on which we must make good.

The maker who claims nothing has to prove nothing. We make our claims strong, because we have the car that supports these claims.

* * *

And this Winton Six (a 48 H. P. six-cylinder car that acknowledges no equal) sells at $3000.

Equal horse-power in other accredited makes will cost you from $4000 to $4500.

—Therefore, the Winton Six saves its buyer $1000 to $1500 on initial cost, an amount that will buy tires, oil and gasoline for two years or more, and pay for many miles of enjoyable touring.

* * *

If motoring is expensive, it isn't the fault of the $3000 Winton Six, with its world's record upkeep ability of 77 cents per 1000 miles.

* * *

Let us send our explicit literature—it is too clear to be misunderstood. Clip the coupon and mail it today.

Sworn Records of Automobile Upkeep

Car Owner and Address	*Year*	*Mileage*	*Expense*
Axelrod, Jacob, New York	‖1908	7,570	None
" " " "	‖1909	17,720	$80.00
Bacharach, Isaac, Atlantic City	1909	11,000	.30
Barnsdale, T. N., Pittsburg	†1909	15,669	31.15
Brennan, Jas. T., Brooklyn	1908	6,806	3.00
Burnham, Wm., Philadelphia	1909	8,702	None
Cleary, J. E., Chicago	‖1908	5,155	None
" " "	‖†1909	17,603	None
Cuddy, Lottus, Cleveland	1909	8,728	.30
Fish, Joseph, Chicago	1908	5,535	None
Frost, G. W., Montclair, N. J.	1909	10,595	None
Mallen, H. W., Chicago	1909	7,573	1.50
Martin, W. B., Cleveland	1909	10,726	7.50
McAllister, W. B., Cleveland	1909	10,789	26.55
Pickands, H. S., Cleveland	1908	6,632.8	None
Roelofs, H. H., Philadelphia	1908	6,415	None
Rooney, E. A., Buffalo	1908	4,594	.10
Schnaier, Milton, New York	1908	11,683	12.00
Somers, Warren, Atlantic City	1908	6,183	.03
Spears, Mrs. L. R., Boston	1908	6,113.6	None
TOTALS		184,190.4	$142.43

‖Same car both years. †Carried limousine body part of the time.

Average Upkeep Expense for 20 Cars—77 Cents per 1000 Miles.

This Plan Helps Car Owners

The Winton Company distributes cash awards of $2500 every year to the ten employed drivers who show the best Service Records—that is, satisfactory mileage with the smallest repair expense to the car owner. The best record wins $1000, the second $500, the third $250, the fourth $150, the fifth to tenth, inclusive, $100 each. No entrance or other fee.

Mr. Car Owner, enter your driver in this contest. It gives him an especial incentive to get the best possible service out of your car, thereby assuring the car the most thorough caretaking and saving money for you. Write for $2500 Contest booklet.

The Winton Motor Cge. Co.
121 Berea Road
Cleveland, Ohio

Please send me Winton Six Literature, including Upkeep Booklet and $2500 Contest Details.

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THE WINTON MOTOR CARRIAGE CO.

Licensed Under Selden Patent

121 Berea Road CLEVELAND, U. S. A.

Branch Houses: Broadway and 70th St., New York; Berkeley and Stanhope Sts., Boston; Broad and Race Sts., Philadelphia; 209 N. Liberty St., Baltimore; Baum and Beatty Sts., Pittsburg; 738-740 Woodward Ave., Detroit; Michigan Ave. and 13th St., Chicago; 16-22 Eighth St., N., Minneapolis; 715 East Pine St., Seattle; 300 Van Ness Ave., San Francisco.

(Chicago, March 12, 1910.)

Society Brand

CLOTHES

For Young Men
and Men Who Stay Young

The Highest Type of Clothes Made

SOCIETY BRAND Clothes impress any young man at a glance with their uncommon style—there is a refinement and a character about it which is to be found in these clothes only.

This is the reason why men who wear them are invariably well dressed and of distinguished appearance.

You have to try on a Society Brand Suit to really know its style. Ask your clothier. As you look at your reflection in the mirror, you immediately recognize a transformation in your appearance. You are instantly impressed that these clothes give you an air of refinement, of class and of a higher and finer standard of dress.

©

The leading clothier in nearly every town in the United States sells—

Society Brand Clothes

Made in Chicago by Alfred Decker & Cohn READY-TO-WEAR Spring Fashion Panels ten cents in stamps

Men Do Prefer Van Camp's

A Chicago restaurant manager, who serves noon luncheons to hundreds, told us the following facts:

"I used to bake all my own beans—it seemed the natural thing to do. But I read what you say of Van Camp's one day, and I asked my wife to order your beans at our home.

"That was my first introduction to real baked beans. All I had known had been mushy, broken and flat. Van Camp's were surprising—nutty, mealy and whole—with the tang of ripe tomatoes baked in.

"Next day I added Van Camp's to my menu, and right from the jump they outsold my own beans five to one.

"Then I tried doubling the price—charging twice as much for Van Camp's as for mine—to test the strength of the preference. It made no difference whatever. Four orders in five still called for Van Camp's, even at the doubled price.

"If people ever say that men like home-baked beans best, just refer them to me. I know better."

If Women Only Knew

There are still millions of women who bake their own beans, and this is the invariable process:

They pick over the beans the day before and soak them overnight. They boil them next day in two waters—at least an hour and a half. Then they bake them three hours.

The process takes 16 hours, and for half a day the stove must be run full blast. There's hardly another dish served on the table which requires so much time and fuel.

Yet the people they serve would prefer Van Camp's—a meal that can be served in a minute.

The National Dish **Van Camp's** BAKED WITH TOMATO SAUCE The National Dish

PORK AND BEANS

Steam Ovens Essential

Home-baked beans can't be baked like Van Camp's because homes do not have steam ovens.

We apply to the beans two and a half times as much heat as gets to the center of the home-baking dish.

That's why Van Camp's beans digest—why they don't ferment and form gas, as do beans that are baked in dry ovens.

Yet Van Camp's are not crisped, not broken. They remain nut-like and whole because we bake in live steam. And the tomato sauce is baked into the beans—not merely added on top.

None Like Van Camp's

Too many people judge Van Camp's by other brands of ready-baked beans. And there isn't any comparison.

We pay for our beans—to get the whitest and plumpest—four times what some beans cost.

We spend on tomato sauce—made of whole, vine-ripened tomatoes—five times what common sauce sells for.

When you first serve Van Camp's all the folks at your table will get a new idea of baked beans. Then you will keep a dozen cans on the shelf ready for instant serving.

Three sizes: 10, 15 and 20 cents per can.

(33)

Van Camp Packing Company Established 1861 **Indianapolis, Indiana**

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EASY MONEY

By Maximilian Foster

ILLUSTRATED BY F. R. GRUGER

The Presiding Genius of the Crystal Refineries Trust

ON THE morning that the sharp and persistent rally in Crystal common began, the New Street offices of Hyde & Derwent were filled with their usual throng. Here such as were disposed to seat themselves lolled in the triple row of armchairs banked before the quotation board; the others—and these were the nervous, more restless ones—either crowded about the ticker or, affecting an impersonal, nonchalant air, hovered in the background, where they stared covertly at what was going on.

Among them were the usual types that flock to brokerage offices. There was Mr. Pincus, for example, a trader with a distinctively Oriental cast of countenance, whose specialty was Chicago ribs and shoulders. At the moment he was engaged in a spirited discussion with Mr. O'Malley, a stodgy, unimpressionable person with a myopic stare, intensified by thick-lensed, heavy spectacles. Mr. O'Malley's trades were largely in wheat, a commodity which, in his opinion, ranged always above its real cash value and therefore should invariably be sold. Perhaps the fact that he had once been a telegraph operator had something to do with his pessimism; since, for some unknown reason, men of his previous calling are notoriously bears in the market. "Ribs? Oh, rats!" said Mr. O'Malley. "If you want to pay your rent, go short on May delivery. It's a cinch—unless, of course, you'd like to sell a few hundred shares of Crystal." The rotund and pudgy Mr. Pincus, however, gravely shook his head. "Der Anklo-Cherman situation don't look so good," he protested. "I buy some more ribs. Also shoulders. Maybe we have a war soon," said Mr. Pincus hopefully. At this juncture a third person joined in. He was Mr. Dolger, a middle-aged man with a fussy, nervous and, at times, thoroughly-frightened manner, who never gave an order to Beeks, the office manager, without it were with a perfect convulsion of hesitancy and terror. "Look here, now!" he broke in hurriedly, wetting his lips as he blinked at the quotation board. "Have you seen what Crystal common's doing? What is it, anyhow?"

Although the question was one to be expected from a person of Mr. Dolger's well-known cautiousness, it had been asked that morning by a great many of his fellow-dabblers in stocks. It was not that they were astonished at any of Crystal's antics, because the security was given to eccentricities. It was due, instead, to the fact that in the middle of a dull and apathetic market Crystal had begun to let off fireworks without anything in the dope to explain it, either by rumor or report. Ordinarily these doings were led up to. Now there was nothing. It was astonishing and unexplained.

In response to Dolger's question Mr. O'Malley grunted. "Think of it? Why, it's a dead-sure sale, of course! That's what I think, sir."

Mr. Dolger stared at him with doubtful, shifting eyes. "But it's gone up—you can see it has!" he proclaimed nervously. "It's still rising, too!"

Mr. O'Malley heard him stolidly. "All the more reason to sell it, then. Stocks may go up sometimes, but they're always sure to come down."

Having uttered this dictum, the oracle shifted his spectacles and moved away to another corner where he could have a better view of the fluctuations in May delivery. At his going Mr. Dolger sighed.

"There! there!" said Mr. Pincus consolingly. "Maybe she comes up some more. I wouldn't worry none. You have a profit now, ain't it?"

Mr. Dolger nodded abstractedly. He was the sort on whom brokers fatten inordinately, for, with a characteristic distrust of one so nervous and affected, he was always changing his trades. A one-point loss would drive him timorously to cover, in the same way that he always grabbed fearfully at a profit of a couple of points or so.

"Yes, yes—I'm ahead—at the moment, yes!" he answered in agitation, his eyes cruising to the board again. "But I really think I should have advice. Now, don't you think so?" he demanded and, without waiting for the answer, added: "I'd really better ask Mr. Beeks."

Mr. Pincus, with a sudden movement, reached out and restrained him by the elbow. "Don't!" he advised.

For a moment Mr. Dolger dully stared. "But he's the office manager. He always tells me what to do."

Mr. Pincus gravely nodded. "Sure! He tells you what you have to take it. If it is a profit—yes. If it is a loss, the same. He tells you to go do it so, no matter what you got. Then you buy something else—hein?" Here Mr. Pincus stuck one thumb in the armhole of his waistcoat and leaned back his head and winked. "Every time you buy or sell, the house gets a commission—what?"

Dolger, so far from seeing the force of this, again wildly appealed to Mr. Pincus.

"But I've got to ask some one, now, haven't I?"

Again the other threw back his head, and this time he nodded profoundly.

"All right! . . . You ask me. Mebbe, if I don't do, you ask him," said Mr. Pincus, and pointed to a customer seated in a near-by chair. "He tells nothing, maybe; but if he likes to speak—— *Ach!* if I was only such a gambler like him!" exclaimed Mr. Pincus, and shrugged himself in obvious envy.

The man indicated was a Mr. Parsons, a tall, heavily-structured person, somewhat under forty. In the way that such intimate details crop out in brokerage offices it was known that he was married, that he had a flat uptown somewhere in the Nineties, and that, outside of his dabbling in stocks, he had no regular occupation. There are many such in Wall Street; and, like the others of his kind, Mr. Parsons wore in his face the indefinable something that betrays the habitual gamester. It was the mien of one who reckons chance with a cold and mathematical prevision—a silent loser if the game be straight; also one to be heard from vociferously should you try to stack the deck.

But in Wall Street, as they fondly tell you, the game is on the level. It is. The street level. Only the privileged few ever learn how the cards are shuffled upstairs.

But no one yet had taxed either Derwent or Hyde with any crooked dealing. As Mr. Beeks so often declaimed in the customers' room, the firm did a straight commission business. They never speculated, took a flier, went into the market on their own account. In Wall Street parlance the game hadn't got them yet. Or so it was said.

Just at that moment Derwent emerged from the inner offices and, after a glance at the board, leaned down to speak to Parsons.

"Yes, Jim," said he pleasantly, in answer to a question.

One looked at Derwent twice. In his dress and ways many little mannerisms spoke taste and cultivation. In the poise of his small, lean head, in that and in the level flatness of his temples one saw something that even suggested the intellectual. To look at him, as he bent over Parsons now, one would have said—as the term goes—that Derwent was a gentleman. If so, he was one of many in Wall Street. Both by tradition and liking the market is notably a gentleman's game.

But beyond this his clients knew little of Derwent. His life uptown was clearly apart from theirs. That he was married many were aware, though few, if any, were acquainted with the young and stately Mrs. Derwent. In fact, very few had seen her, and then only once or twice when, after the market's close, she had sat waiting at the curb in her husband's limousine. Mr. Pincus had been among the fortunates, and, as described by him, the lady was "*Ach!* so high"—a commanding stature the pudgy gentleman indicated by a hand held high above his head. "*Ach!* so high and so good-looking," exclaimed Mr. Pincus, therewith lifting both hands together, the palms turned eloquently upward. "Sure! . . . and she was seeing you with her eyes like you was miles and miles away!" From this apt description the listeners were more or less certain that Mrs. Derwent, in addition to her poise, her tall slenderness and her beauty, owned also that same air of reserve that so often in her husband baffled his

"It Was Shreyer That Just Came In—Now, Wasn't It? I'm Surely Not Mistaken"

unstudied clients. For he, too, often gazed at a person as if he were miles and miles away. It happened if the one were rudely familiar. It happened also from other causes. One was when some customer got bowled over—was cleaned out by the market. At that time the look grew almost painful.

Mr. Pincus jogged Dolger's elbow smartly. "Say, now," he advised in a shrewd whisper, "you ask also the boss. Cigars for the bet he knows a dope on Crystal."

"Oh, do you think so?" Dolger eagerly exclaimed.

Mr. Pincus again ponderously bobbed his head. "Sure! don't he eat a dinner, maybe, with the big bugs? They tell him what is on the carpet sometimes." With a rapt and eloquent envy in his face he again hunched up his chubby shoulders. "*Gott!* but it pays money to spend it on the high-lifes. They hand you out tips like they was rain checks only."

But this sage observation was lost on Mr. Dolger. In the same ecstasy of nervousness he had darted forward toward Derwent.

The junior partner looked up and smiled at his eager questioner. "Buy Crystal?" he echoed quietly. "But I'm afraid I can't advise."

Before Dolger could speak again Parsons interrupted. From his words it appeared he had asked the same question himself. "Oh, come now, Perry!" he bantered laughingly. "What's the card?—to go long or short on Crystal? I venture to say you've heard."

Derwent shook his head and quietly turned away. "No, indeed!" he said over his shoulder, and, crossing the room, he left Dolger sulkily staring after him.

"I'll bet he does know!" pouted the nervous trader fretfully. Getting neither aid nor encouragement from Parsons, who gazed at him with a covert smile, Dolger appealed to Beeks, manager of the customers' room. "Say now, Beeksy, old boy," the dabbler appealed in a tone of wheedling good-fellowship; "ain't you going to tell me the smoke on Crystal? You must have heard some news."

". . . . And She Was Seeing You With Her Eyes Like You Was Miles and Miles Away!"

Beeks, a stocky, sallow individual with a self-assertive, cocksure manner, at once stuck out his jaw. "If I had I wouldn't tell you, anyhow," he answered, leering at the pleader with little deference or sympathy. "Ain't I warned you before that we don't hand out tips like a bucketshop?"

Over beside the ticker one of the firm's customers had begun to call out prices from the tape. "Reading, an eighth. Five hundred Crystal, at a quarter. Two hundred more, at the same. Katy, a half. A hundred Crystal, unchanged. Little Annie, five-eighths. A hundred Crystal, at three-eighths. Big Steel, a quarter. A thousand Crystal, three-eighths—a quarter—a half . . . Lord, look at her jerk! Three-eighths again for another five hundred. Reading, unchanged. A half for Annie . . . No; five-eighths again. Five hundred Crystal, at a half. Reading, a quarter."

It was clear from the figures that the list grew spotty and feverish from the antics of Crystal common. "A thousand, at five-eighths!" called the voice at the ticker; and then the street door opened and Hyde, the board member, bustled into the room. "Hey, Perry, I'm in a rush!" he bawled to his partner. "Come on in here if you want to see me."

Without pausing in his stride he bore on toward the private office, threw open the door and dashed inside. Derwent, who had looked up with a sudden air of relief, followed after him, his manner as alert and hurried as the other's. In the short interval Hyde had found time to pull out his memorandum book and to begin figuring intently.

"Well?" inquired the board member, without looking up. "You 'phoned you wished to see me."

Derwent slowly closed the door behind him and gravely regarded his partner. "Listen, Phil," said he, and came slowly across the room; "I've got something I'd like to tell you."

Hyde, who was checking up his morning trades, nodded absently. "All right. Shoot away!" he responded, and intently went on figuring.

There was a puzzled expression on Derwent's face as if he pondered dubiously. "Look here, now," he began, in a cautious, guarded tone; "you've had a look at Crystal common, haven't you?"

The other, in his same idle manner, turned another page in his memorandum book and grunted listlessly. "Oh, sure. Some of the specialists are throwing flipflops over on the Board floor."

Derwent nodded. "Because they can't make heads or tails of it, I suppose. Well, Phil," said he, in the same tone, "Alice and I dined at the Shreyers' last night."

Shreyer, it should be said, was president of the Crystal Trust. Derwent's statement seemed to create an effect.

"What!" With the exclamation Hyde sat upright, his face alive with interest. "See here, now!" he cried almost bellicosely, "have you had this under your hat all morning and not even peeped?" A low whistle still further voiced his feelings. "What's up, anyhow?"

Derwent drew back his desk chair and slowly seated himself. He was still vaguely smiling. "You've got eyes, haven't you?" he inquired and, at the suggestion, Hyde, with his mouth agape, got slowly to his feet.

"Oh, for Heaven's sake! What is it, now?"

It appeared, then, that even Derwent wasn't sure. Shreyer, as yet, had failed to commit himself. "You know the sort he is, don't you?" suggested Derwent, when his partner began to cross-examine.

Hyde, with another gesture of impatience, leaned back and grunted anew. "Him? I suppose you mean in what he tells a fellow. Humph!" said he, and turned down the corners of his mouth. "I guess he won't ever crowd G. W.'s statue off the Sub-Treasury steps. Anyway," he added, with another convincing grunt, "not unless it was in trying to get at the money inside."

At this wry remark Derwent gave a laugh. "Yes; but you know how he uses brokers for his stalking-horses. That's what I mean, old man. Shreyer has offered us a share in this Crystal deal."

The announcement, though spoken dubiously, seemed, however, to give the board member anything but the misgiving it apparently caused his partner. Instead, a beaming smile broke upon his face.

"Us? Well, bully for you!" he cried, and slapped Derwent on the knee. "I knew you'd land him finally!"

"Oh, did you!" remarked Derwent, a dry sarcasm in his tone. "If you'll stop to think, there's usually a string tied to any favor that Mr. Shreyer hands out."

"A string, eh?" echoed Hyde, his elation dropping a peg. "Humph! I hadn't thought of that."

"You'd better, then." Wrinkling his brows thoughtfully, Derwent got up and paced slowly to and fro. "What, for instance, if Shreyer got it in his head to come here to the office?"

Even so, at the first blush the contingency seemed unalarming. "Oh, if that's all," remarked Hyde, in evident relief, "we've got no kick. The office is open for business, isn't it?"

Yes; that was true, as Derwent showed by his nod. "But how about our customers, Phil? You know what's bound to happen if Shreyer so much as sticks his nose inside our door. Why!" he exclaimed dispiritedly, "those fellows out there would tumble over themselves like a flock of blithering sheep. Now, wouldn't they?"

Hyde, for a moment, pondered. "Yes—but look here," he replied; "they're old enough to vote. They're able to look out for themselves; I don't see we've got anything to do with that."

"But haven't we!" Derwent snapped out the retort as if nettled with himself; sharp with Hyde, too, for his dull-witted lack of support. It was as if he looked for moral encouragement and found it wanting. "How do you know it isn't a part of Shreyer's game? He's always made it a point to keep out of brokerage offices. Yes," he added morosely; "and the way this market's hung fire for a month, they'll all be wild to get action for their money. They'll see him, then buy for all they're worth."

Hyde nodded absently. "I suppose. But, maybe," he went on hopefully, "Shreyer means to run up the price of Crystal. It's lifted a point and a half already."

Though such was the case, Derwent seemed still to have a doubt. "Run it up? . . . Nonsense! He never ran up anything unless he meant to unload at the end. My word, Phil!" he grunted deliberately, as if still trying to force his partner's slow encouragement, "it's as if we stood up our customers with a gun and then went through their pockets!"

Hyde, however, still remained unconvinced. "Shucks! nothing of the sort. We've got to take business—keep ourselves alive." There he laughed mirthlessly. "The way you're living, too, you can't afford to sidetrack any chances. Nope!" he added solemnly; "not when it takes every cent you can rake and scrape together." Unconscious of Derwent's sudden scowl, he lunged down into his chair again. "Anyway," he observed, as he pushed back his hat and stared moodily at the ceiling, "it's what every Wall Street firm would do—yes!—to take that sort of business. It's what is happening every day!"—and at this sage morsel of reflective philosophy the other scowled even more intently.

To do what others do—a characteristic thought. In the deals that pass current throughout the length and breadth of the financial quarter, ideas like this prevail to salve the troubled conscience. One might say it was the same sort of reflection that flits through a bank-clerk's mind when he catches the cashier pilfering, and then, to even matters, goes and taps the till himself.

Derwent kicked back his chair, arose, and, crossing the room, bent over the ticker that rasped and chattered stridently. "My soul!" he growled disgustedly; "how I hate it all!"

"Hate what?" the other dully inquired.

"Wall Street, of course. It's all flimflam, bunco, a confidence game."

Hyde stared up at him with the same air of inquiry. "Why do you stay in it then?" he asked.

Again Derwent shrugged himself in doubt and disgust. "I? Why does any man stay in the game? Because I need the money. Because I've got to have it."

Hyde got up, gazed abstractedly from the window, and then went and laid a hand on his partner's shoulder.

"You're too touchy," he said consolingly. "Now, what's the idea? Shall we go long or short on Crystal?"

"How do I know!" Derwent curtly answered; "that fellow Shreyer's coming here to tell me."

. . . . . .

Outside in the customers' room the man at the tape still kept up his steady, excitable chant. "Crystal, five-eighths—a half. Five-eighths again. Look at her now! Every one get aboard! A thousand Crystal at par. Par for a hundred. Another five hundred at the same."

Then the street door opened; a man quietly entered and, at the sight of him, silence, like a blow, fell on the assembled throng.

In that brief moment one had a glimpse of a tall and well-knit figure, a person with a round, florid face, in whose eyes and strong, finely-moulded chin were the evidences of power and ability. His mustache was snowy white, as were the two close-cropped tufts of hair beneath his ears; in his entire aspect there was something kindly and benevolent, as if here were one who looked genially on his fellowmen. As he closed the door behind him his glance took in the broad quotation board, the ticker's little throng, the idlers leaning against the walls, and those others lolling negligently in their seats. One and all, they remained intent, astonished, mobilized. Conscious that they stared, he swept them with another sidelong, agreeable look; and then striding down the room, tapped on the glass of Derwent's door. A moment later he opened it and disappeared from view within.

"*Ach!* Shreyer!" gasped the astounded Mr. Pincus; and at that the spell was broken.

It was, to be sure, the presiding genius of the Crystal Refineries Trust. Those who had never before seen the man were still able to identify him from his frequently-published portrait; for both the business and private affairs of the gentleman made constant good reading for the public. His uptown residence was known to them

equally well by picture and by description. His private yacht never passed a headland but that the fact was duly recorded. Or if his wife, in her smart, Olympian world of fashion, gave an evening's entertainment, it was never so trivial but that it was all set forth in type—all, or as much of it, anyway, as Mrs. Shreyer chose to have her secretary give out to the reporters waiting below. This was no less true of the many charities to which the name of Shreyer was attached; for when the lists were published it was always seen prominently, invariably to the fore. As such things go, Shreyer was an eminent citizen, one of the city's foremost men. It is to be understood he would create attention wherever he appeared.

"Beeks! Beeks!" cried Mr. Pincus, as he bundled through the crowd in pursuit of the office manager. In that moment mental suggestion had already begun its work. "Quick, my friend! Cancel the May's ribs. I take two hunnerd Crystal instead—two hunnerd at the market what it is!"

"Buyer or seller?" inquired Beeks methodically, though he knew before he asked. In Wall Street are many sayings, some vulgar, others inoffensive, but all shrewd, illuminating, forceful. One is: They all want action for their money. Another: The sucker always buys. Beeks, too, had seen Shreyer's entrance, though he preserved a bland exterior. Inwardly he was filled with rank surprise.

In response to the question, Mr. Pincus raised his aptly-eloquent shoulders. "Am I born Tuesday—last week Tuesday?" he demanded, with impassioned ire. "Two hunnerd at the market—long!" Type would fail to give the emphasis Mr. Pincus put on the word. "Long!" said he, and gripped the manager by the arm.

After shaking loose his elbow, Beeks deliberately wrote. "Buys—two hundred—two hundred—long," mumbled Beeks clearly repeating it all. It was his boast that no customer had ever caught him in an error. Still further, to protect himself, he held up the pad before Mr. Pincus, and once more repeated the words. By this time Dolger, flushed and impetuous, had planted himself by the manager and was eagerly waiting his turn. In other parts of the room knots of customers got together and earnestly discussed the event. Coupled to the morning's activity in Crystal, Mr. Shreyer's coming had not been managed without result.

"A hundred and fifty Crystal—more! More, you understand!" said Dolger, his eyes flitting to the big quotation board, his fingers plucking at his chin. "Now—now, it's a good buy—don't you think so, Beeksy, old man?"

"A good-by, eh?" bantered the manager, grinning.

"Oh, don't say that!" pleaded Dolger in a tortured voice. "It was Shreyer that just came in—now, wasn't it? I'm surely not mistaken."

Mr. Pincus, by now, had stepped aside to give some of the others a chance. Beeks stuck his head in at the cashier's window and called a question. "Hey, Riggsby, on account forty-three—how's she stand?"

Riggsby, the cashier, a pale, middle-aged fellow, glanced toward Dolger with a pitying look, and then turned the pages of the daily-account book. Afterward, he jotted the amount on a scrap of paper and handed it to Beeks.

"Humph! you're kind of shy, old man," he muttered to the waiting Dolger. "You've got to come up if you want to trade some more."

"With margins? Yes, yes; I know. I have a ch-check all ready," answered Dolger, wiping his brow. "It's for nine hundred dollars, but I have three hundred balance, and a two-point profit, too. I'll—I will—I think," said Mr. Dolger, with unexpected fortitude; "I think I will pyramid on what I've got—and for—hurry, will you?"

He, too, bought at the market, liberally inking his fingers and dropping a blot on the bank check as he scrawled the indorsement on its back. Before Beeks had filled out the order and repeated it, not once but for a second time in Mr. Dolger's case, the crowd about the manager had grown appreciably. Many, indeed, had become anxious to get action for their money. Among them were O'Malley and Parsons—O'Malley with a stolid fixity in his round, protuberant eyes; Parsons, smiling lightly, as inscrutable as ever.

"Every one buying?" inquired Beeks, jovially good-natured. His profits, it should be said, depended on the amount of commissions he took. Instantly Mr. O'Malley answered.

"Rats!" said Mr. O'Malley. "Sell for me a hundred Crystal when she touches 102½."

Beeks' elation for a moment died away. Crystal might never reach that point—the order might never be filled. "That's two points above the market," observed the manager, a hint of sarcasm in his tone.

"That's what!" retorted Mr. O'Malley, who hardly made a secret of his dislike for Beeks.

But the manager's part was to play the good fellow always. "Sell it is, bo," he answered genially, his good humor instantly recovered. "A soft answer turneth away wrath." Besides, a sharp one might turn away a customer. "How about you, old man?" he asked, as O'Malley turned away.

This was addressed to Parsons. Before he could answer, however, little Miss Grimper, the firm's private telephone operator, stood up on tiptoe behind the switchboard and tapped loudly with a pencil It was her usual signal that a call was waiting for a customer.

"Oh, Mr. Parsons! Take the 'phone in the booth, if you please."

There was in the customer's eye, at the moment, a quizzical gleam as if there were a question he'd like to ask—something, perhaps, searching and pointed. At the call he turned slowly from the expectant Beeks and nodded to Miss Grimper. "Yes—find out who it is, won't you?"

Miss Grimper knew without inquiring. "It's your house—Mrs. Parsons, I think," she answered; and the man lightly nodded. But instead of going to the booth at once, he swung around and gazed fixedly at the quotation board. Beeks, meanwhile, was filling in another order-blank, a "pike trade," as he would have called it, of only fifty shares.

"Well?" he mumbled patiently.

Parsons still was silent. He was one of those Wall Street habitués who are credited—whether rightly or not—with an ability to "read the tape"—or, in other words, to be able to judge from the ticker what went on behind the scenes. At the moment, however, he showed an unaccustomed doubt. Swinging suddenly on his heel, he fixed his eyes on the glass panel of Derwent's door with a thin and mocking smile. One would have thought he still framed in his mind that same pointed question.

"Well?" A little eagerly Beeks thrust out his order pad. In its upper left-hand corner the word "Buy" was printed in big type and heavily underscored. One glance at it seemed to settle the trader's doubts.

"Sell!" said Parsons sharply, and covertly turned up his lip, "a thousand Crystal at the market, and another thousand if she crosses 102."

Beeks raptly nodded. "That's the stuff!" But heedless of the observation, not hearing it, in fact, Parsons thrust a path through the crowd and entered the telephone booth. Miss Grimper was still waiting patiently, her hand on the key that gave access to the wire.

"There's your party now!" she called to the woman waiting at the wire's other end. Then she rang in hastily on one of the trunk wires, gave a number, and then sat forward waiting until a voice answered.

"Listen, Joe," said she, and eagerly began to whisper.

Across the room still another little comedy was playing on the boards.

"Pincus! . . . did you hear?" Mr. Dolger gasped.

Mr. Pincus, who was idly sucking his teeth, turned to him with a bland, inquiring mien. His trade had been made; he now sat back and waited for results.

"Hear what, young fellow?"

"Parsons! He sold—sold!—didn't you hear?—and I have gone and bought!"

"So-o?" drawled Mr. Pincus, and again idly sucked his teeth.

. . . . . .

Meanwhile, in Derwent's private office, a cloud of tobacco smoke veiled the room to the ceiling. Through the haze one saw Shreyer's round and florid face shining like a harvest moon; and when he spoke his full, rich voice intoned itself with a pleasant, genial frankness. Duplicity, indeed, seemed foreign to the gentleman who sat there comfortably, one knee crossed on the other, and a smile upon his face.

"Now, of course," said he, gracefully cocking up his cigar, "you yourself have seen this morning's—ah—slight activity in Crystal Refineries common. Therefore," he added—the there pronounced "thur," with a burring, well-bred intonation—"Therefore, I need hardly tell you gentlemen it is due not so much to—ah, well, to an accident, as it is to—ah—perhaps we may call it suggestion. In fact," said Mr. Shreyer, with guileless candor, "the suggestion came from myself. I find it well, at the outset of any project, to interest the—ah—public. It gets them going, you know."

It does, indeed! And Derwent, with an effort, checked a ribald desire to get to his feet and laugh. In his mind there was a brief visual image of Shreyer seated on a donkey's back and dangling just out of reach of its mouth a cabbage tied to a stick.

"Oh," remarked Derwent, "then you've been showing yourself, this morning, in other brokerage offices?"

Shreyer genially nodded. "But, of course," said he, "other plans of operation had been already made. This was merely to interest, as I've said, the—ah—outsiders. Every little helps, you know," he observed pleasantly, and then added: "Too many small, irresponsible holders have the stock in their hands. We've got to clean up shop."

Hyde, who had thus far sat in silence, now attempted to speak. He was grinning covertly, and Derwent abruptly checked him.

"All right," said Derwent, his eyes on Shreyer. "Now, how much do you wish us to sell?"

A pause followed. Of course, Shreyer meant to sell. To drive out those weakly-intrenched small holders he and his fellow-directors in Crystal would pour into the market the deluge of their holdings. This would break the price to a figure agreeable to them, and afterward—and at a figure no doubt already fixed—they would buy back the shares they had thrown overboard. It was the usual game, baldly familiar to Derwent, as it would have been to every other broker in Wall Street. But it was the first time he had laid open his own customers to such a bare-faced thimble-rigging. He scowled, now.

Shreyer blew out a cloud of tobacco smoke, smiled and gazed thoughtfully at the ceiling. "Sell? . . . Sell!" he repeated blandly. "I said nothing of that!"

Not to sell? At the words both Derwent and his partner gaped.

"What?" they exclaimed together.

"On the contrary," answered Mr. Shreyer, and stuck both thumbs in his armpits. "I wish you to buy—buy, you know!—five thousand Crystal at the market—another five thousand when she touches 102. Afterward," he instructed, "you may come to me for any further orders."

So this was the deal—or so Shreyer would have them believe.

They were to help boost up the price of Crystal.

(Continued on Page 44)

For a Brief Moment Derwent Thought Hyde Had Been Drinking

Coöperation: the Small Man's Salvation—By Will Payne

AMONG THE GRAIN FARMERS OF THE MIDDLE WEST

ALREADY in the Middle West there are over fifteen hundred farmers' elevator companies marketing grain on a coöperative principle. Total membership of the companies exceeds two hundred thousand. This is almost altogether a growth of the last five years—especially of the last two or three years.

Iowa rather took the lead in this movement, and to tell what happened there is to tell substantially what happened in the other states. Headquarters of the movement in Iowa are at the village of Gowrie, between Des Moines and Fort Dodge, not far from the middle of the state. Mr. C. G. Messerole, secretary of the state association, lives there and runs the local coöperative company.

A gently-rolling, scantily-wooded, fat grain country surrounds Gowrie—the land of the big red barn. Mr. Messerole's office occupies a little red-brick building down by the Northwestern tracks, with a tall, drab elevator on one side, and on the other the company's shedlike warehouse for lumber, farm implements and the like. The little office was decidedly the busiest spot in town the day I was there—fur-coated farmers driving up to weigh-in bob-sleds loaded with shelled corn, or to weigh-out sleds loaded with coal. Several others were inside, wearing their buffalo robes in the face of a red-hot soft-coal stove with an imperviousness to heat that would have shamed a salamander. In the little office there was casting up of accounts, drawing of checks. Over the telephone, intermittently, came inquiries about lumber and salt. To talk a bit without interruption, Mr. Messerole took me over to his pleasant home. His story gives a picture in miniature of this coöperative movement.

A Little Concern With Big Competition

"I WAS ambitious to be a grain dealer," he said, "and went to work in an elevator when I was a young man. Twenty-six years ago I got the management of an elevator at a small station six miles east of here. In those days, generally speaking, the farmer hadn't so much to complain of. At every railroad station there would be one or two or three independent grain buyers, local men, each with his elevator. In the great majority of cases those buyers really were independent, every man running his own business and competing with the others, trying to get as much grain as he could. In that way, with the buyers bidding against one another, the farmer usually got the fair market price for his grain. If the buyers at one town tried to get the grain too cheap farmers would haul to another town. It was necessary for a town to bid up for the grain, or its trade would fall away.

"Well, I ran my elevator on that plan, and for a while got along very well. But one day a man from a large commission company, in Chicago, dropped off at our town and came in to see me. He explained that his company had decided to have an elevator at that point. As they owned terminal elevators in Chicago, he said, and did a very large business, they could handle the grain to better advantage than I could. So he proposed to lease the elevator and put me in as manager, paying me a commission on the amount of grain I handled.

"I didn't like it. While the elevator was not my individual property it was owned by local men, and they let me manage it to suit myself. Like most young men, I preferred to run the business in my own way, with a good show of owning it, to becoming merely the hired man of a big concern in Chicago; and the commission proposition offered only living wages, anyway.

"We refused to lease the elevator. So the commission company built an elevator next to mine and ran me out of business in about a year, by paying more for grain than I could pay and live. Of course, we had no such resources as they had. We simply had to sell out to them. That is what the line houses were doing, about that time, all over the grain country."

A "line house," it should be explained, is a concern having elevators at a terminal market, such as Chicago or Minneapolis, with a string of local elevators out in the country. The name holds the same negative place in the affections of coöperative farmers that the hue of orange does in the hearts of patriotic Irishmen.

"I went to work for a line house myself," Mr. Messerole continued, "as grain was my business, and that seemed the only way to continue in it. I traveled for the company in Iowa, then in Illinois, and finally I branched out for myself again. I leased an elevator in Illinois, where it seemed that an independent might stand a show. Of course, that's apart from the Iowa story: but in time I was forced out again. I have a good many friends among the farmers. Several of them asked me why I was quitting. I told them the combination was too strong for me. Two or three of them said: 'But why don't you build an elevator of your own? We've got money. You know plenty of other farmers who have money. Why don't you raise the necessary capital among them?' I said: 'It wouldn't be any use to have an elevator if I couldn't get the grain, paying as much as the line houses, and making a living by doing it.' But I'd been thinking along that line—that the farmers had plenty of money with which to build elevators and handle grain. So I went up to Rockwell—in Cerro Gordo County, north of here—where a farmers' coöperative company had been running successfully for a dozen years. I looked over their methods, then came here to Gowrie, and in September, 1902, we organized this company. At about that time several other farmers' companies were organized on the same plan. All of them had about the same experience.

"Of course, as our members were grain growers, we had no trouble in getting the grain; the trouble was in marketing it after we'd got it. I shipped to a commission man in Chicago whom I'd known a long while and with whom I'd done a good deal of business—an old friend, in fact. We had been running about two months when my friend wrote to me that it had been reported to him I was paying more for grain than the market would warrant—which was not only demoralizing to the local grain trade, but was bound to demoralize me if I kept it up. He said he would like to have a statement from me on that point.

"I suspected that the Grain Dealers' Association, composed of the line houses and the regulars, had been after him, trying to get him to refuse our coöperative business, and so shut us out of the terminal market. So I sent my friend a complete statement of the company's business to date, showing that we had a profit margin of a cent and a half a bushel on all the grain we had handled. He replied that the statement was satisfactory, and he would be glad to continue to sell our grain at Chicago. But just eight days later he notified me peremptorily that he felt obliged to discontinue doing business for us.

"Well, other commission houses refused to sell our grain for us, in fear of a boycott from the Grain Dealers' Association. You see, this coöperative business was very small then, and it took nerve for a commission house to stand by it in the face of the hostility of the regulars. One commission man testified that when he began handling farmers' elevator business he had over two hundred accounts with regular dealers on his books, and at the time his testimony was given he had only three of those accounts left. So we had to ship to small concerns of doubtful responsibility. The other coöperative companies were having the same trouble. One of them, I know, had five cars of oats on the tracks for two weeks, trying to find somebody to sell it. Of course, we coöperatives cut only a small figure at that time. In this state especially the line houses and regulars, organized into the Grain Dealers' Association, did their best to put us out of business altogether, and a commission house didn't care to lose fifty regular shippers for the sake of getting half a dozen coöperatives."

Commission Houses Whipped Into Line

"ON THIS subject of the fight that the farmers' companies had to make in order to live at all, and of the relations between the line houses and the railroads, the Interstate Commerce Commission made an investigation under a Senate resolution introduced by Senator La Follette on evidence furnished by us. The Commission held meetings at Chicago, Des Moines and other places. The testimony suggests what we were up against.

"It was plain enough that we needed an organization at least as big as the one opposed to us. The coöperative companies had a meeting at Rockwell in November, 1904, and organized the Farmers' Grain Dealers' Association of Iowa. There were then twenty-one coöperative companies, but only six of them were really doing any business; the others had been practically shut out of the terminal markets. The work of the state association is propaganda—to spread the movement. You can see how well it has succeeded, for there are now over three hundred farmers' elevator companies in Iowa alone; nearly as many more in Illinois; other hundreds in Minnesota, Nebraska and the Dakotas. Naturally, commission houses are as anxious to get our business now as they were to avoid it when we were the under dog."

Practically all of the farmers' companies sell coal as well as buy grain. Some of them sell lumber, farm implements, binding twine. A few handle salt and flour. Now the regular dealers—especially those handling coal, lumber and implements—did not take kindly to these activities on the part of the coöperative companies. Indeed, the farmers had the same trouble in getting anybody to sell them supplies that they had in finding commission houses to handle their grain. They were boycotted on both sides. The problem was quite different from that of the Michigan fruit growers, for the coöperating grain growers ran into a vigorous, organized opposition.

A young man, judicially described as not a farmer and of no known occupation, appeared in Gowrie and succeeded in buying four shares of stock in the farmers' company, paying fifty dollars for the twenty-five-dollar shares. He then asserted his legal right, as a stockholder, to examine the company's books. The company resisted, and the supreme court of the state sustained it. The court's opinion says:

It appears from the testimony, with reasonable certainty, that an organized system of boycott has been applied to the defendant [the coöperative company] for several years by so-called regular dealers. These regular dealers are organized into associations. It is a part of the course of conduct of some of these associations to ascertain what wholesale and jobbing and commission houses do business with the defendant and other like corporations. For that purpose a system of espionage has been adopted. When the name of a jobbing or wholesale house is discovered that does business with the defendant some form of coercion is resorted to to cause it to desist. The result is that in order to do business at all the defendant is compelled to keep secret the names of the persons with whom it deals at jobbing and wholesale centers. Much of the time it is unable to buy the supplies needed for its trade, solely because of such boycott. At the time of the trial there were only two sources from which it could obtain lumber, and it was able to maintain these sources only by keeping the names secret. In order to keep secret the names of persons from whom it buys and to whom it ships grain it has had to adopt a system of initials and reconsignments. . . . . We think it may fairly be said from the evidence that the parties engaged in such boycott are guilty of an unlawful conspiracy to destroy the business of the defendant, or else to coerce it into maintaining an approved scale of prices. . . . It is our conclusion, therefore, that the plaintiff is entitled to no aid from a court of equity.

Presumably the sympathy of the railroads, as big business organizations for profit, would be on the side of the like organizations which were hostile to the coöperative companies. Farmers complain that often the regulars got better treatment than they did in the way of prompt delivery of coal and supplies of empty cars for grain shipments. It was alleged before the Interstate Commerce Commission that sometimes railroads refused to permit the erection of a farmers' elevator next the tracks, while granting that permission to others.

Railroads in the Elevator Business

THERE was a very widespread suspicion, by no means confined to coöperators, that the railroads helped the line houses to absorb the country grain trade by granting them rebates in some form or other, and that this was why the line houses could overbid an independent and drive him out of business. No evidence of rebating was adduced before the Commission; but the very intimate relationship between the railroads and the big terminal elevator concerns was sufficiently indicated by the following instance brought out at Chicago:

Mr. Shaffer testified that he purchased from the Counselman Estate three terminal elevators, paying seven hundred thousand dollars for them. He then organized the Chicago-Rock Island Elevator Company, to which he transferred the elevators. In payment for the elevators this company issued to him one million dollars of capital stock and one million dollars of five-per-cent bonds. The elevators were then sold to the Rock Island Railroad, subject to the one million dollars of bonds, payment of which, principal and interest, was guaranteed by the railroad. Next, the railroad leased the elevators to Mr. Shaffer for twenty years—or during the life of the bonds—rent free, agreeing to pay the taxes and insurance and to make all necessary repairs upon the buildings.

"The railroad company," said Commissioner Prouty, "is paying you interest on a million dollars and giving you the use of the property rent free, paying insurance and taxes and keeping the exterior of the buildings in repair?"

"Exactly," replied Mr. Shaffer. "But I agree to bring to the elevators, over the Rock Island Railroad, at least five million bushels of grain a year. I have to pay a penalty of one cent for every bushel short of the five millions. I could have disposed of the elevators to some other road if the Rock Island had not taken them."

Mr. Rosenbaum testified that he leased, at Chicago, public elevators A and B of the Rock Island; he paid no rent and the railroad paid the taxes and insurance. He pointed out, however, that A and B were old-fashioned houses in which it was so expensive to handle grain that even on such favorable terms there was little profit in operating them.

Such relations between the railroads and the big terminal concerns naturally make the farmer somewhat suspicious, especially when the terminal concern, with its intimate railroad affiliations, reaches out into the country and absorbs the local elevators.

The manager of a line house testified at Chicago that there was no combination among them governing the price that should be paid to farmers for grain in the country. "There is no agreement," he said. "It is simply an understanding that they will not pay above a certain price."

An understanding among line houses covering in 1905 some two hundred points in Minnesota, South Dakota and North Dakota was explained by the secretary. He furnished each of the houses daily with a card showing the prices which, in his opinion, it would be appropriate for them to pay farmers for their grain; but they were under no obligations to stick to the card prices if they did not wish to.

However, the total volume of business was proportioned among the various houses that were parties to the agreement, a certain per cent of the total being allotted to each house. If any house did more than its allotted proportion it was fined two and one-half cents a bushel on the excess as to wheat, and two cents a bushel as to oats, and the money derived from the fines was divided proportionately among the houses that got less than their prescribed share. Thus, it seems, there was little incentive for departing from the card price and overbidding an alleged competitor. Elsewhere, also, card prices were distributed among the line houses and the regulars affiliated with them.

In short, the farmer believed that the competitive method of buying his grain had broken down, or was breaking down; that the prices which he received were fixed by big combinations, and that those prices were unfair. That is the situation out of which the coöperative movement grew, and which has kept it growing ever since. Probably the hostility that it has encountered—the boycotting by commission houses, lumber dealers and so on—has simply endeared it to its adherents. That is the way those things usually work.

Back of every so-called beginning of coöperation, in this country and in Europe, there was some other beginning. The coöperative idea itself is as old as humanity. For example, it is often said that coöperation among grain raisers of the Middle West began at Rockwell, Iowa, twenty-one years ago. But there were a number of still earlier coöperative undertakings along this line which have failed.

Thomas McManus was one of the organizers of the Rockwell company that succeeded. Even then, it seems from his account the grain dealers of Cerro Gordo County and thereabouts had got up a sort of trust. "The trust's headquarters were at Mason City," said Mr. McManus, in describing the situation before a convention of coöperating farmers in Illinois. "They used to meet and fix the price of grain. There was no fair dealing at the hands of the trust. We farmers used to meet in crowds and discuss the situation. Finally we organized our Rockwell Coöperative Company with a hundred members. We had to meet the unjust discrimination and rebates of the railroads. We also had the agricultural-implement companies and the coal and lumber organizations to fight. Inside of six months the opposition had our company's credit almost ruined. We could not get a car of coal or flour on credit. It was hard to hold our ground. We called a special meeting and doubled our shares. We were determined to fight it out. We could get no credits from the banks so as to borrow money to carry on our business. Opposition made us more determined. I believe if it had not been for the opposition we should not be where we are today. When we were crippled financially private parties put up money for us and shipped the grain on their own funds."

The Farmers' Penalty Clause

"LATER on, when other farmers' companies had been organized, all but two commission houses refused to handle our grain. I have known shipments from farmers' elevators to stand on a siding for five days. The situation is changed now. I find the commission men who formerly would not take our business patting us on the back and calling us good fellows. I wish to say to you: 'Remember the men who handled your grain when by so doing they were liable to lose their business.'

"Gentlemen," added Mr. McManus impressively, in closing his address, "I bear those fellows who tried to down us no hatred; but there is enough Irish in me to remember these fellows."

Coöperative grain-selling had been tried before and had failed. The success of the Rockwell company and of those that came later is often attributed to a device which that company adopted, called the penalty clause or the maintenance clause. This provides that any member who sells his grain otherwise than to the company shall pay a penalty of one-half cent to a cent and a half a bushel—the amount of the fine varying in different companies. This is to prevent the opposition from taking away the business of the farmers' company by simply overbidding it for a season or two. An outside buyer must overbid the company by more than the amount of the penalty in order to get its members' business. It is said there has been no failure of a farmers' company which has adopted this clause—except one or two instances in which failure was caused by speculation and embezzlement on the part of the manager. In selling coal, lumber and other merchandise, however, the companies lay no obligation upon the members, who are free to buy of the company or elsewhere, as they please.

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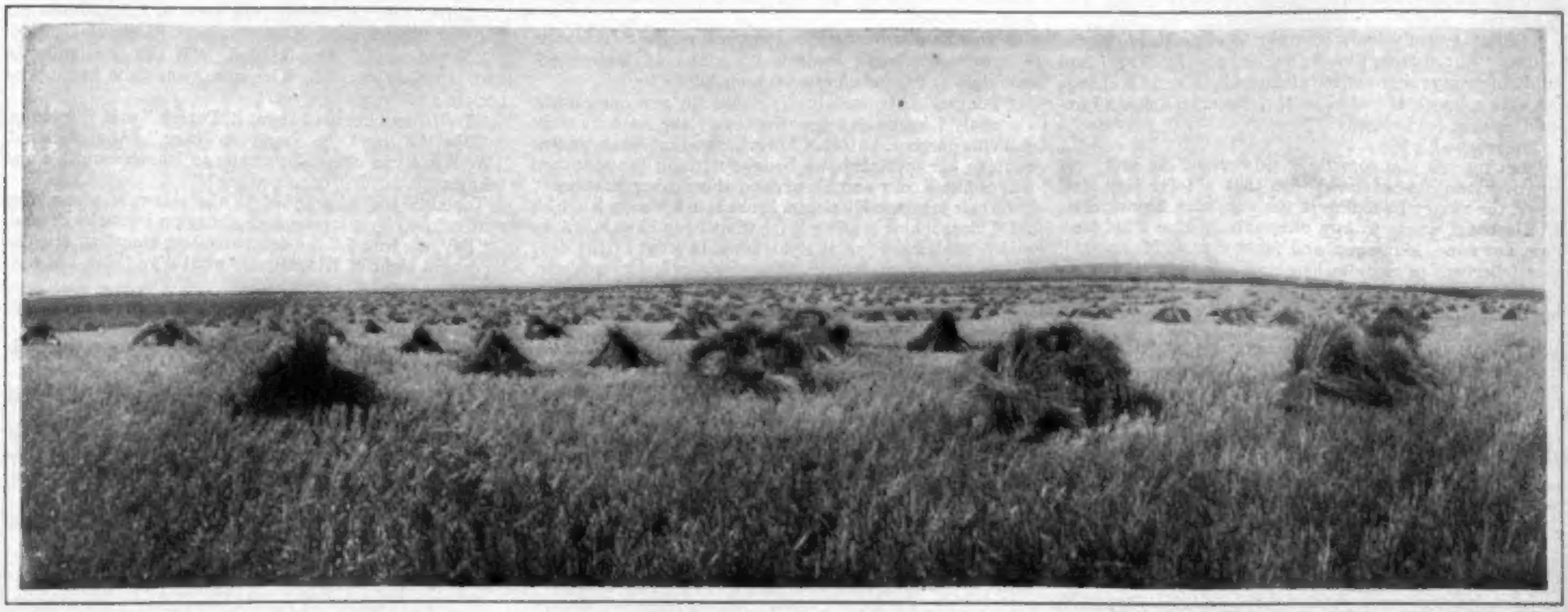

BUSINESS AND PLEASURE

Morris Perlmutter Acquires an Automobile

By MONTAGUE GLASS

ILLUSTRATED BY HENRY RALEIGH

WHO do you think I seen it in Hammersmith's just now, Mawruss?" Abe Potash shouted as he burst into the sample room one Saturday afternoon in September.

"I ain't deaf, Abe," Morris replied. "Who did you seen it there?"

"J. Edward Kleebaum, from Minneapolis," Abe answered.

Morris shrugged.

"What d'ye want me to do, Abe?" he asked.

Abe ignored the question.

"He promised he would come in at two o'clock and look over the line," he announced triumphantly.

"Plenty crooks looked over our line already, Abe," Morris commented, "and so far as I am concerned they could look over it all they want to, Abe, so long as they shouldn't buy nothing from us."

"What d'ye mean, crooks?" Abe cried. "The way Kleebaum talks, he would give us an order for a thousand dollars goods maybe, Mawruss. He ain't no crook."

"Ain't he?" Morris replied. "What's the reason he ain't, Abe? The way I look at t, Abe, when a feller makes it a dirty failure like that feller made it in Milwaukee, Abe, and then goes to Cleveland, Abe, and opens up as the Bon March, Abe, and does another bust-up, Abe, and then he goes to ——"

"'Senough, Mawruss," Abe interrupted. "Them things is from old times already. Today is something else again. That feller done a tremendous business last spring, Mawruss, and this season everybody is falling over themselves to sell him goods."

"Lookyhere, Abe!" Morris broke in. "You think the feller ain't a crook and you're entitled to think all you want to, Abe; but I seen it Sol Klinger yesterday, and what d'ye think he told me?"

"I don't know what he told you, Mawruss," Abe replied, "but it wouldn't be the first time, Mawruss, that a feller tells lies about a concern he couldn't sell goods to, Mawruss. It's the old story of the dawg and the grapes."

Morris looked hurt. "I'm surprised that you should call a decent, respectable feller like Sol Klinger a dawg, Abe," he said. "That feller has always been a good friend of ours, Abe, and even if he wouldn't be, Abe, that ain't no way to talk about a concern what does a business like Klinger & Klein."

"Don't make no speeches, Mawruss," Abe retorted. "Go ahead and tell me what Sol Klinger told it you about J. Edward Kleebaum."

"Why, Sol Klinger says that he hears it on good authority, Abe, that that lowlife got it two oitermobiles, Abe. What d'ye think for a crook like that?"

"So far what I hear it, Mawruss, it ain't a terrible crime that a feller should got it two oitermobiles. In that case, Mawruss, Andrew Carnegie would be a murderer yet. I bet yer he got already fifty oitermobiles."

"'Sall right, Abe," Morris cried. "Andrew Carnegie ain't looking to buy off us goods, Abe. And even so, Abe, he never made it a couple of failures like Kleebaum, Abe."

"Well, Mawruss, is that all you got against him, that he owns an oitermobile. Maybe he plays golluf, too, Mawruss."

"Golluf I don't know nothing about, Abe," Morris replied, "but auction pinocle he does play it, Abe. And Sol Klinger says that out in Minneapolis Kleebaum hangs out with a bunch of loafers what considers a dollar a hundred chicken feed already."

Abe rose to his feet.

"Let me tell you something, Mawruss," he said. "I got over the old-fashioned idee that a feller shouldn't spend the money he makes in the way what he wants to. If Kleebaum wants to buy oitermobiles, that's his business, not mine, Mawruss; and for my part, Mawruss, if that feller was to come in here and buy from us a thousand dollars goods, Mawruss, I am in favor we should sell him."

"You could do what you please, Abe," Morris declared, as he put on his hat. "Only one thing I beg of you, Abe, —don't never put it up to me, Abe, that I was in favor of the feller from the start."

"Sure not, Mawruss," Abe replied, "because you wouldn't never let me forget it. Where are you going now, Mawruss?"

"I told you yesterday where I was going, Abe," Morris said impatiently. "Me and Minnie is going out to Johnsonhurst to see her cousin, Moe Fixman."

"Moe Fixman?" Abe repeated. "Ain't that the same Fixman what was a partner together with Max Gudekunst?" Morris nodded.

"Did You Hear the Latest? We're Going to Move to Johnsonhurst"

"Well, you want to keep your hand on your pocketbook, Mawruss," Abe went on, "because I hear it on good authority that that feller ain't above selling the milk from his baby's bottle."

Morris paused with his hand on the doorknob.

"That's the first I hear about it, Abe," he said. "Certainly when a feller gets together a little money, y'understand, always there is somebody what knocks him, Abe. Who told you all this about Fixman, Abe?"

"A feller by the name Sol Klinger, Mawruss," Abe replied; "and if you don't believe me you could ——"

But Morris cut off further comment by banging the door behind him, and Abe turned to his task of preparing the sample line for his prospective customer's inspection.

Half an hour later J. Edward Kleebaum entered the sample room and extended his hand to Abe.

"Hullo, Potash!" he said. "You got to excuse me. I'm a little late on account I had to look at a machine up on Fiftieth Street."

"That's a sample machine I suppose, ain't it?" Abe said.

"No," Kleebaum replied, "it's one of their stock machines, a Pfingst nineteen-ten model."

"Pfingst!" Abe exclaimed; "that's a new one on me. Certainly I believe a feller should buy the machine what suits his purpose, but with Mawruss and me when we was running our own shop we bought nothing but standard makes like Keeler and Silcox, and them other machines."

At this juncture Kleebaum broke into a hearty laugh.

"This machine is all right for what I would want it," he said. "In fact, I got it right down in front of the door now. It's a nineteen-ten Pfingst six-cylinder roadster, up to date and runs like a chronometer already."

"Oh, an oitermobile!" Abe cried. "Excuse me, Mr. Kleebaum. Oitermobiles ain't in my line, Mr. Kleebaum. I'm satisfied I should know something about the cloak and suit business, Mr. Kleebaum. Now here is a garment which me and Mawruss don't consider one of our leaders at all, Mr. Kleebaum. But I bet yer that if another concern as us would put out a garment like that, Mr. Kleebaum, they would make such a holler about it that you would think nobody else knew how to make garments but them."

"When a feller's got the goods, Potash," Kleebaum replied, as he lit one of Abe's gilt-edge cigars, "he's got a right to holler. Now you take this here Pfingst car. It's made by the Pfingst Manufacturing Company, a millionaire concern, and them people advertise it to beat the band. And why shouldn't they advertise it? Them people's got a car there which it is a wonder, Potash. How they can sell a car like that for twenty-five hundred dollars I don't know. The body alone must cost them people a couple of thousand dollars."

"That's always the way, Mr. Kleebaum," Abe broke in hurriedly. "Now you take this here garment, Mr. Kleebaum. People would say: 'How is it possible that Potash & Perlmutter could turn out a garment like this for eighteen dollars?' And certainly I don't say we lose money on it, y'understand, only we got ——"

"But this here car, Potash, has selective tranamission, shaft drive, and ——"

"Say, lookyhere, Kleebaum!" Abe cried. "Am I trying to sell you some cloaks or are you trying to sell me an oitermobile? Because if you are, I'm sorry I got to tell you I ain't in the market for an oitermobile just at present. On the other hand, Mr. Kleebaum, I got a line of garments here which it is a pleasure for me to show you, even if you wouldn't buy so much as a button."

"Go ahead, Potash," Kleebaum said, "and we'll talk about the car after we get through."

For over two hours Abe displayed the firm's sample line, and his efforts were at last rewarded by a generous order from Kleebaum.

"That makes in all twenty-one hundred dollars' worth of goods," Kleebaum announced. "And if you think you could stand the pressure, Potash, I got an idee I could smoke another cigar on you, already."

"Excuse me, Mr. Kleebaum," Abe cried, producing another of his best cigars.

"Much obliged," Kleebaum mumbled, as he lit up. "And now, Potash, after business comes with me pleasure. What do you say to a little spin uptown in this here Pfingst car which I got it waiting for me downstairs?"

Abe waved his hand with the palm outward.

"You could go as far as you like, Mr. Kleebaum," he replied, "but when it comes to oitermobiles, Mr. Kleebaum, you got to excuse me. I ain't never rode in one of them things yet, and I guess you couldn't learn it an old dawg he should study new tricks. Ain't it?"

"D'ye mean to tell me you ain't never rode in an oitermobile yet?" Kleebaum exclaimed.

"You got it right," Abe said. "And what's more, I ain't never going to neither."

"What you trying to give me?" Kleebaum asked. "You mean to say if I would ask you you should come riding with me now, you would turn me down?"

"I bet yer I would," Abe declared. "An up-to-date feller like you, Kleebaum, is different already from an old-timer like me. I got a wife, Kleebaum; and also I don't carry a whole lot of insurance neither, y'understand."

"Come off, Potash!" Kleebaum cried. "I rode myself in oitermobiles already millions of times, and I ain't never been hurted yet."

"Some people's got all the luck, Kleebaum," Abe replied. "With me, I bet yer if I would ride in an oitermobile oncet, y'understand, the least that happens to me is I should break my neck."

"How could you break your neck in a brand-new car like that Pfingst machine downstairs?" Kleebaum insisted.

"Never mind," Abe insisted. "If things is going to turn out that way, Mr. Kleebaum, you could break your neck in a baby carriage yet."

"Well, don't get mad about it, Potash," said Kleebaum.

"Me! I don't get mad so easy," Abe declared. "Wouldn't you come downstairs to Hammersmith's and take a cup of coffee, or something?"

Together they descended to the sidewalk where they were saluted by a tremendous chugging from the Pfingst.

"Say, me friend," the demonstrating chauffeur cried as he caught sight of Kleebaum, "what d'ye think I'm running anyway? A taxicab?"

"You shouldn't get fresh, young feller," Kleebaum retorted, "unless you would want to lose your job."

"Aw, quit your stalling," the chauffeur protested. "Is this the guy you was telling me about?"

Kleebaum frowned and contorted one side of his face with electrical rapidity.

"Say, me friend," the chauffeur replied, entirely unmoved, "them gestures don't go down with me. Is this the guy you was telling the boss you would jolly into buying a car, because ——"

Kleebaum turned to Abe and elaborately assumed an expression of amiable deprecation.

"That's a salesman for you!" he exclaimed.

Abe surveyed Kleebaum with a puzzled stare.

"Say, lookyhere, Kleebaum," he said. "If you thought you would get me to buy an oitermobile by giving me this here order, Kleebaum, I'm satisfied you should cancel it. Because again I got to tell it you, Kleebaum, I ain't in the market for oitermobiles yet a while."

Kleebaum clapped Abe on the shoulder.

"The feller don't know what he's talking about, Potash," he declared. "He's thinking of somebody quite different as you. That order stands, Potash; and now if you'll excuse me joining you in that cup of coffee, Potash, I got to say good-by."

He wrung Abe's hand in farewell and jumped into the seat beside the chauffeur, while Abe stood on the sidewalk and watched them disappear down the street.

"I bet yer that order stands," he mused. "It stands in my store while I get a couple of good reports on that feller."

II

"WHAT a house that feller Fixman got it, Abe!" Morris Perlmutter exclaimed on Monday morning. "A regular palace! And mind you, Abe, he don't pay ten dollars more a month as I do up in a Hundred and Eighteenth Street. And what a difference there is in the yard, Abe! Me, I look out on a bunch of fire-escapes, while Fixman's got a fine garden with trees and flowers pretty near as good as a cemetery."

"Well, why don't you move to Johnsonhurst, too, Mawruss!" Abe Potash said. "It's an elegant neighborhood, Mawruss. Me and Rosie was out to Johnsonhurst one day last summer and it took us three hours to get out there and three hours to get back. Six cigars I busted in my vest pocket at the bridge yet, and Rosie pretty near fainted in the crowd. Yes, Mawruss, it's an elegant neighborhood, I bet yer."

"That was on Sunday and in the summertime, Abe; but Fixman says if he leaves his house at seven o'clock, he is in his office at a quarter to eight."

"I believe it, Mawruss," Abe commented ironically. "That feller Fixman never got downtown in his life before nine o'clock. He shouldn't tell me nothing like that, Mawruss, because I know Fixman since way before the Spanish War already, and that feller was always a big bluff. Sol Klinger tells me he's got also a oitermobile."

"Sol Klinger could talk all he wants to, Abe," Morris replied. "Fixman told it me that if he had the money what Klinger sinks in one stock already, Abe, he could run a dozen oitermobiles. Sure Fixman got an oitermobile. With the money that feller makes, Abe, he's got a right to get an oitermobile. Klinger should be careful what he tells about people, Abe. The feller will get himself into serious trouble some day. He's all the time knocking somebody. Ain't it?"

"Is that so?" Abe said. "I thought Klinger was such a good friend to us. You say yourself on Saturday that a feller what's got an oitermobile is a crook yet."

"Me!" Morris cried indignantly. "I never said no such thing, Abe. Always you got to twist around what I say, Abe. What I told you was ——"

"'S all right, Mawruss," Abe said; "I'll take your word for it. What I want to talk to you about now is this here J. Edward Kleebaum. He gives us an order for twenty-one hundred dollars, Mawruss."

"Good!" Morris exclaimed

"Good?" Abe repeated, with a rising inflection. "Say, Mawruss, what's the matter with you today, anyway?"

"Nothing's the matter with me, Abe. What d'ye mean?"

"I mean that on Saturday you wouldn't sell Kleebaum not a dollar's worth of goods, and even myself I was only willing we should go a thousand dollars on the feller, and now today when I tell it you he gives us an order for twenty-one hundred dollars, Mawruss, you say 'good!'"

"Sure I say 'good,'" Morris replied. "Why not? Just because a sucker like Sol Klinger knocks a feller, Abe, that ain't saying the feller's N. G. Furthermore, Abe, suppose a feller does run a couple of oitermobiles, y'understand, Abe, does that say he's going to bust up right away? That's an idee what a back number like Klinger got it, Abe; but with me I think differently. There's worser things as oitermobiles to ride in, Abe, believe me. Fixman takes out his wife and Minnie and me on Saturday afternoon, and we had a fine time. We went pretty near to Boston, I bet yer."

"To Boston!" Abe exclaimed

"Well, we seen the Boston boats going out, and a fine view of the City College also, and a gas factory, and North Beach, too. Everything went off beautiful, Abe, and I assure you Minnie and me we come home feeling fine. I tell you, Abe, a feller's got to ride in one of them things to appreciate 'em."

"'S all right, Mawruss," Abe cried; "I take your word for it. What I am worrying about now, Mawruss, is this here Kleebaum."

"Kleebaum is A number one, Abe," Morris said. "I was talking to Fixman about him, and Fixman says that there ain't a better judge of a oitermobile between Chicago and the Pacific Coast."

"Say, lookyhere, Mawruss," Abe asked, "are we in the cloak and suit business or are we in the oitermobile business? Kleebaum buys from us cloaks, not oitermobiles. And while I ain't got such good judgment on oitermobiles, I think I know something about the cloak and suit business, and I got an idee that feller is out to do us."

"Why, Abe, you don't know the feller at all," Morris protested. "Why don't you make some investigations about the feller, Abe?"

"Investigations is nix, Mawruss," Abe cried impatiently. "When a feller is a crook, Mawruss, he could fool everybody, Mawruss. He could fix things so the mercantile agencies would only find out good things about him, and he buffaloes credit men so that to hear 'em talk you would think he is a millionaire already. No, Mawruss, when you are dealing with a crook, investigations is nix. You got to depend on your own judgment."

"But, Abe," Morris cried, "you got a wrong idee about that feller. Fixman tells me Kleebaum does a fine business in Minneapolis. He has an elegant trade there and he's got a system of oitermobile delivery which Fixman says is great. He's got three light runabouts fixed up with removable tonneaus, thirty horse-power, two-cylinder engines and ——"

At this juncture Abe rose to his feet and hurried indignantly toward the cutting-room, where Morris joined him five minutes later.

"Say, Abe," he said, "while me and Minnie was out with Fixman I got a fine idee for a oitermobile wrap."

Abe turned and fixed his partner with a terrible glare.

"Tell it to Kleebaum," he roared

"I did," Morris said quietly, "and he thought it would make a big hit in the trade."

"Why, when did you seen it Kleebaum?" Abe asked.

"This morning, on my way over to Lenox Avenue I met Sol Klinger, and as him and me was buying papers near the subway station, comes a big oitermobile by the curb, and Kleebaum is sitting in the front seat with another feller what they call a chauffeur, and Kleebaum says: 'Get in and I'll take you downtown.' So we got in and I bet yer we come downtown in fifteen minutes."

"Ain't Klinger scared to ride in one of them things, Mawruss?" Abe asked

"Scared, Abe? Why should the feller be scared? Not only he wasn't scared yet, Abe, but he took up Kleebaum's offer for a ride down to Coney Island yet. Kleebaum said they'd be back by ten o'clock, and so Klinger asks me to telephone over to Klein that he would be a little late."

"That's a fine way for a feller to neglect his business, Mawruss," Abe commented

Morris nodded without enthusiasm.

"By the way, Abe," he said, "me and Minnie about decided we would rent the house next door to Fixman's down in Johnsonhurst, so I guess we will go down there again this afternoon at three o'clock."

"At three o'clock!" Abe cried. "Say, lookyhere, Mawruss, what d'ye think this is here, anyway? A bank?"

"Must I ask you, Abe, if I want to leave early oncet in a while?"

"Oncet in a while is all right, Mawruss, but when a feller does it every day, that's something else again."

"When did I done it every day, Abe?" Morris demanded. "Saturday is the first time I leave here early in a year already, while pretty near every afternoon, Abe, you got an excuse you should see a customer up in Broadway and Twenty-ninth Street."

"Shall I tell you something, Mawruss?" Abe cried suddenly. "You are going for a oitermobile ride with J. Edward Kleebaum."

Morris flushed vividly

"Supposing I am, Abe" he replied; "ain't Kleebaum a customer from ours? And how could I turn down a customer, Abe?"

"Maybe he's a customer, Mawruss, but I wouldn't be certain of it. Of course you could go oitermobile riding with him if you want to, Mawruss, but me I am going to do something different. I am going to look that feller up, Mawruss, and I bet yer when I get through, Mawruss, we would sooner be selling goods to some of them cutthroats up in Sing Sing already."

At three o'clock Minnie entered, swathed in veils and wearing a silk dustcoat.

"Well, Abe," she said, "did you hear the latest? We're going to move to Johnsonhurst."

"I wish you joy," Abe grunted

"We got a swell place down there," she went on. "Five bedrooms, a parlor and a library, with a great big kitchen and a garage."

"A what?" Abe cried.

"A place what you put oitermobiles into it," Morris explained

"Is that so?" Abe said, as he jammed his hat on with both hands. "Well, that don't do no harm, Mawruss, because you could always use it for a dawghouse."

He slammed the door behind him and a few minutes later he entered the business premises of Klinger & Klein. There he found the senior member of the firm busy over the sample line.

"Hallo, Sol!" he cried. "I just seen it Mr. Brady, credit man for the Mankatta Mills, and he says he come across you riding in a oitermobile near Coney Island at nine o'clock this morning already. He says he always thought you and Klein was pretty steady people, but I says nowadays you couldn't never tell nothing about nobody. 'Because a feller is a Talmudist already, Mr. Brady,' I says, 'that don't say he ain't blowing in his money on the horse-races yet.'"

Klinger turned pale.

"Ain't that a fine thing," he exclaimed, "that a feller with a responsible position

He Messed Around With the Tool-Bag and Explored the Carbureter Again and Again

like Brady should be fooling away his time at Coney Island in business hours?"

Abe laughed and clapped Sol Klinger on the back.

"As a matter of fact, Sol," he said, "I ain't seen Brady in a month, y'understand, but supposing Brady should come across you in a oitermobile down at Coney Island at nine o'clock in the morning, y'understand, I bet yer he would call for a new statement from you and Klein the very next day, Sol, and make you swear to it on a truckload of Bibles already. A feller shouldn't take no chances, Sol."

"I was in good company anyhow, Abe," Sol declared. "I was with J. Edward Kleebaum, but I suppose Mawruss Perlmutter told it you. Ain't it?"

"Sure he did," Abe said; "and he also told it me last week that you says J. Edward Kleebaum was a crook because he runs a couple of oitermobiles out in Minneapolis."

"I made a mistake about Kleebaum, Abe," Klinger interrupted. "I changed my mind about him."

"That's all right, Sol," Abe said; "but if Kleebaum was a crook last week, Sol, and a gentleman this week, what I would like to know is what he will be next week, because I got for twenty-one hundred dollars an order from that feller and I got to ship it next week. So if you got any information about Kleebaum, Sol, you would be doing me a favor if you would let me know all about it."

"All I know about him is this, Abe," Klinger replied. "We drew on him two reports, and both of 'em gives him fifty to seventy-five thousand; credit good. He is engaged to be married to Miss Julia Pfingst, who is Joseph Pfingst's daughter."

"Joseph Pfingst?" Abe repeated. "I don't know as I ever hear that name before."

"It used to be Pfingst & Gusthaler," Klinger went on, "in the rubber goods business on Wooster Street. First they made it raincoats, then they went into rubber boots, and just naturally got into bicycle tires, and then comes the oitermobile craze, and Gusthaler dies, and so Pfingst sells oitermobile tires and now he's in the oitermobile business."

"He got there gradually," Abe commented.

"Maybe he did, Abe," Klinger said; "but he also got pretty near a million dollars, and you know as well as I do, Abe, a feller what's a millionaire already don't got to marry off his daughter to a crook, y'understand. No, Abe, I changed my mind about that feller. I think Kleebaum's a pretty decent feller, and ourselves we sold him goods for twenty-five hundred dollars."

Abe pulled hard on his cigar for a moment.

"Couldn't you get from the old man a guaranty of the account maybe?" he asked.

"I sent Klein around there this morning, Abe," Klinger answered, "and Pfingst says if Kleebaum is good enough to marry his daughter, he's good enough for us to sell goods to. And certainly, Abe, you couldn't blame the old man, neither."

Abe nodded and a moment later he rose to leave.

"You shouldn't look so worried about it, Abe," Sol Klinger said. "Everybody is selling that feller this year."

"I know it, Sol," Abe replied; "but there is an old saying, Sol: 'Suckers loves company.'"

III

"WELL, Mawruss," Abe cried on Tuesday morning, "I got to confess that I ain't learned nothing new about that feller Kleebaum. Everybody what I seen it speaks very highly of him, Mawruss, and the way I figure it, he bought goods for fifty thousand dollars in the last few days. Klinger & Klein sold him, Sammet Brothers sold him, and even Lapidus & Elenbogen ain't left out. I couldn't understand it at all."

"Couldn't you?" Morris retorted. "Well, I could, Abe. That feller's increasing his business because he's got good backing, y'understand. He's engaged to be married to Julia Pfingst, and her father, Joseph Pfingst, is a millionaire."

"Sure, I know, Mawruss. I seen lots of them millionaires in my time already. Millionaires which every one thinks is millionaires until the first meeting of creditors, and then, Mawruss, they make a composition for twenty cents cash and thirty cents notes at three, six and nine months. Multi-millionaires sometimes pays twenty-five cents cash, but otherwise the notes is the same like millionaires', three, six and nine months, and you could wrap up dill pickles in 'em for all the good they'll do you."

"What are you talking nonsense, Abe? This feller Pfingst is a millionaire. He's got a big oitermobile business and sells ten cars a week, at twenty-five hundred dollars apiece. Here it is only Tuesday, Abe, and that feller sold it two oitermobiles already."

"Did you count 'em, Mawruss?" Abe asked.

"Sure I counted 'em," Morris replied. He looked boldly into Abe's eyes as he spoke.

"One of them oitermobiles he sold to Sol Klinger and the other he sold to me."

If Morris anticipated making a sensation he was not disappointed. For ten minutes Abe struggled to sort out a few enunciable oaths from the mass of profanity that surged to his brain, and at last he succeeded.

"I always thought you was crazy, Mawruss," he said, after the first paroxysm had exhausted itself, "and now I know it."

"Why am I crazy?" Morris asked. "When a feller lives out in Johnsonhurst you must practically got to have an oitermobile, otherwise you are a dead one. And anyhow, Abe, couldn't I spend my money the way I want to?"

"Sure you could," Abe said. "But you didn't spend it the way you wanted to, Mawruss. Kleebaum got you to buy the oitermobile. Ain't it?"

"Suppose he did, Abe. Kleebaum is a customer of ours. Ain't it? And he got me also a special price on the car. Twenty-one hundred dollars he will get me the car for, Abe, and Fixman looked over the car and he says it's a great piece of work, Abe. He ain't got the slightest idee what I am paying for the car and he says it is well worth twenty-five hundred dollars."

Abe shrugged his shoulders.

"All right, Mawruss," he said, "it's your funeral. Go ahead and buy the oitermobile. Only I tell you right now, Mawruss, you are sinking twenty-one hundred dollars cash."

"Not cash, Abe," Morris corrected. "Pfingst will take a six-months' note, indorsed by Potash & Perlmutter."

"It'll Take About a Minute and a Half to Fix"

It seemed hardly possible to Morris that more poignant emotion could be displayed than that shown in Abe's first reception of his news, but this last suggestion almost finished Abe. For fifteen minutes he fought off apoplexy, and then the storm burst.

"Say, lookyhere, Abe," Morris protested at the first lull, "you'll make yourself sick!"

But Abe paused only to regain his breath, and it was at least five minutes more before his vocabulary became exhausted. Then he sat down and mopped his brow while Morris backed off to the cutting-room, whence he was recalled a minute later by a shout from Abe.

"By jiminy, Mawruss," he cried, slapping his knee, "I got it an idee. Go ahead and buy your oitermobile from Pfingst and I will agree that Potash & Perlmutter should indorse the note, y'understand, only one thing besides—Pfingst has got to guarantee to us Kleebaum's account of twenty-one hundred dollars."

"I'm afraid he wouldn't do it, Abe," Morris said.

"All right, then I wouldn't do it neither," Abe declared. "But anyhow, Mawruss, it wouldn't do no harm to ask him. Ain't it? Where is this feller Pfingst?"

"At Fiftieth Street and Broadway," Morris said.

"Well, lookyhere, Mawruss," Abe announced, jumping to his feet, "I'm going right away and fill out one of them guaranties what Henry D. Feldman fixed up for us, and also I will make out a note for six months for twenty-one hundred dollars and indorse it with the firm's name. Then if he wants to, you could exchange the note for the guaranty, Mawruss, and we could ship the goods now."

Morris shook his head doubtfully, while Abe went into the firm's private office. He returned five minutes later flourishing the guaranty. It read as follows:

In consideration of one dollar and other good and valuable considerations, I do hereby agree to pay to Potash & Perlmutter twenty-one hundred dollars ($2100.00), being the amount of a purchase made by J. Edward Kleebaum from them, if he fails to pay said twenty-one hundred dollars ($2100.00) on October 21, 1909. I hereby waive notice of Kleebaum's default and Potash & Perlmutter shall not be required to exhaust their remedy against the said Kleebaum before recourse is had to me. If a petition in bankruptcy be filed by or against said Kleebaum, in consideration aforesaid, I promise to pay to Potash & Perlmutter on demand the said sum of twenty-one hundred dollars ($2100.00).

"If he signs that, Mawruss," Abe said, "you are safe in giving him the note."

Morris put on his hat and lit a cigar.

"I will do this thing to satisfy you, Abe," he said, "but I tell you right now, Abe, it ain't necessary, because Kleebaum is as good as gold, y'understand, and if you don't want to ship him the goods you don't have to."

Abe grinned ironically.

"How could you talk like that, Mawruss, when the feller is doing you a favor by selling you that oitermobile for twenty-one hundred dollars?" he said. "And besides, Mawruss, if we ship him the goods and he does bust up on us, Pfingst is got to pay the twenty-one hundred dollars; and he couldn't make no claims for shortages or extra discounts neither."

"The idee is all right, Abe," Morris replied, as he opened the sample-room door, "if the feller will sign it, which I don't think he would."

With this ultimatum, he hastened uptown to Pfingst's warerooms, where he assured the automobile dealer that unless the guaranty were signed there would be no sale of the car, for Morris flatly declined to pay cash and Pfingst refused to accept the purchaser's note without Potash & Perlmutter's indorsement. After a lengthy discussion Pfingst receded from his position and signed the guaranty, whereupon Morris surrendered the note and returned to his place of business.

On September twenty-first Potash & Perlmutter shipped Kleebaum's order, and one week later Morris moved over to Johnsonhurst. Five days after his migration to that garden spot he entered the firm's sample room at a quarter past ten.

"We got blocked at Flatbush Avenue this morning," he said to Abe, "and ——"

But Abe was paying no attention to his partner's excuses. Instead, he thrust a morning paper at Morris and with a trembling forefinger indicated the following scarehead:

RICH GIRL WEDS OWN CHAUFFEUR

Pfingst Family Shocked by Julia's Elopement

PAIR REPORTED IN SOUTH

Heiress was About to Wed Wealthy Merchant Before Flight Occurred

"What d'ye think of that, Mawruss?" Abe cried.

Morris read the story carefully before replying.

"That's a hard blow to Kleebaum and old man Pfingst, Abe," he said.

"I bet yer," Abe replied. "But it ain't near the hard blow it's going to be to a couple of concerns what you and me knows, Mawruss. Klinger told me only yesterday that Kleebaum would get twenty thousand dollars with that girl, Mawruss, and I guess he needed it, Mawruss. Moe Rabiner says that they got weather like August already out in Minnesota, and every retail dry-goods concern is kicking that they ain't done a dollar's worth of business this fall."

"But Kleebaum's got a tremendous following in Minneapolis, Abe," Morris said. "He's got an oitermobile delivery system which ——"

"Don't spring that on me again, Mawruss," Abe broke in. "Women ain't buying fall garments in hot weather just for the pleasure of seeing the goods delivered in an oitermobile. Which reminds me, Mawruss—did Pfingst deliver you his oitermobile yet?"

Morris blushed.

"It was delivered yesterday, Abe," he replied. "But the fact is, Abe, I kinder changed my mind about that oitermobile. With oitermobiles I am a new beginner already, so I figured it out this way. Why should I go to work and try experiments with a high-price car like that Pfingst car? Ain't it? Now, you take a feller like Fixman who is already an expert, y'understand, and that's something else again. Fixman tried out the car last night, Abe, and he thinks it's an elegant car, so I made an arrangement with him that he should pay me fifteen hundred dollars cash and I would swap the Pfingst car for a

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Medieval Methods for Modern Children—By Maude Radford Warren

THE thought of the Little Red Schoolhouse puts a welter of sentiment into the heart of the average American, whether he ever saw one or not. It takes its place in oratory at election times as the Foundation of our Nation, the Lodestar of this Great and Glorious Republic, the Sheet-anchor of our National Efficiency, and the Treasured Nursling of Our Party. Pictorially, it suggests little chubby children on hard benches, waiting their turn to go up and stand in line to spell, meanwhile surreptitiously munching apples or running to the waterpail in the corner. It means blaca and humming bees and mellow afternoons, cider and roasted apples and, long years after, noble gentlemen coming back from Congress and the Supreme Bench in silk hats to stand before rows of awed children and tell them that they, too, once sat on these same benches and that their names are yet carved on bench number ten. The source of a splendid grounding in the three "R's" was that Little Red Schoolhouse, and the magic gateway through which any boy could pass to the portals of the White House.

The descendant of the Little Red Schoolhouse is today a thing to marvel at. On one side of a crowded territory is a railroad; on the other side, a factory; in between is a red brick building, a high school four stories in height, with six entrances. In the morning, from out of the black river of people passing by, small streams of humanity first dribble and then surge into those six entrances, until at nine o'clock they give the effect of flooding the building.

Inside there are long corridors, the floors of which can never be quite clean, between high, yellow, sticky-looking wainscoting. On each side are classrooms filled with the air of yesterday, all very formal in aspect. The children walk along the corridors in orderly fashion and are swallowed up in the prim doorways, except a few who go with especial decorum into the business center of the great school—the principal's office. This room is crowded with people, dense with business, apparently in confusion, and yet orderly as red tape can make it. Serious-looking teachers wend in, click their keys off the keyboard and depart, perhaps, with a blink in the direction of a parent patently irate. The principal sits before a desk full of mail already examined—orders from the board of education and pedagogic pamphlets. He eyes Jimmy who wants an excuse. When asked why, Jimmy wiggles his left leg and answers into the waste-basket that now—ah—the barn burned down now last night, and his father has gone downtown to see about the insurance, and now he has to help his mother tend bar. Behind Jimmy looms a teacher, the tension of whose upper lip alone shows that she has had all she can bear from Herman Schultz, who strolls in the background wearing an amused expression which means: "My uncle is on the school board." Behind Herman are a truant officer and a district superintendent and various children and teachers with problems and questions—enough business to fill the principal's time till noon.

And outside this core of the building are more offices and more business departments, from the quarters of the engineer and his assistants in the basement—the fire is no longer built by teacher or one of the big boys—to the hall with the stereopticon on the fourth floor; from the shops and laboratories in the lower east wing to the cooking and sewing departments in the upper west wing.

The Scholar and Gentleman Courses

THIS complex body, which hundreds of people are doing their frantic best to unify, is what the Little Red Schoolhouse has become—our modern public-school system. Any one gazing at the machinery of it might well be awed by the imposing and businesslike appearances, might well suppose that a great deal is being accomplished. The marvelous thing is what is being assumed. It is hard to get any one actually to realize what a large order has been undertaken in extending the Little-Red-Schoolhouse idea which the Puritans brought over under their broad hats. For never before in the history of the race has there been an attempt to educate all the people. There are thousands of peasants in Russia who cannot read or write. In England the Tories would be scandalized if a certain percentage of their dependents had more than a scanty knowledge of reading and writing—just knowledge enough to read the racing sheets and to bet. But in America we have drifted into this tremendous undertaking of educating everybody. Our expenditures, immense as they are, still are insufficient; our system, imposing as it is, still is inadequate to meet the needs of all the people.

A certain factory inspector in one of the great cities questioned a good many of the workers under his charge. They were working under insanitary conditions, and some of them, at least, could have been in school. They were all between the ages of fourteen and sixteen. All but about two per cent of those he talked to preferred the factory to the school. Their reasons were as follows:

"The boss doesn't hit us." This means that at home and, perhaps, in some of the parochial schools they were whipped.

"We don't have to mind the baby when we get home, and we used to have to when we went to school."

"We don't have to help with the housework and we have some money to spend."

While the above were frequent statements, one almost invariable explanation was:

"We can do what they tell us. We know what the boss means when he shows us. We're sure to get it right."

Something is wrong with our educational system when the factory children take such an attitude toward the schools. Because we have proceeded not by reason but by sheer conservatism we are doing ineffectively the tremendous task into which we have drifted. We started with the Puritan ideal of education, formulated by a hard-headed stock that sent the most promising boy to college, while the rest of the family lived on porridge to pay his fees. The Puritan, especially after he came to America, remained fastened in the idea that every boy should have the education of a scholar and a gentleman. He must know Latin and Greek; the book was the thing; the hallowed influence of the book was to bring sweetness and light everywhere. The conditions of the country have changed, but not, so far, that original academic ideal of education. To this day most of the emphasis is put on the "scholar and gentleman" courses, the college entrance requirements, which may be fitted, indeed, for the progeny of the Pilgrim Fathers, the twenty per cent of Brewsters and Aldens. But all over the country are thousands and thousands of children who call themselves Americans but who answer to the names of Alessandro, and Lars, and Heinrich, and Ignatz, and Ikey, and who are pushing up to the doors of our schools and asking for their money's worth. Do they get it?

It would seem as if the elaborate institution ought to supply the needs of all the people. We have our new great schools; our superintendents and district superintendents; our supervisors of music and drawing; our principals and teachers and truant officers; our boards and boardrooms; our business managers and secretaries and clerks; our attorneys and architects and eye-and-adenoid doctors; our pedagogy—oh, always and everywhere our pedagogy—our manual training and cooking and sewing; our departmental teaching; our records and reports and percentages; our institutes and extension lectures and teachers' clubs and school magazines; our tax-dodgers and our interfering parents. And through all this rigid, elaborate institution a mass, appallingly human, is trying to filter—the seething, uncalculated raw human product called boys and girls.

These pour through the academic halls, meek till they get up to fifth or sixth grade, after that frisking like calves or pups—a boy's highest joy the achievement of banging a friend on the back with a geography as the two pass in the hall. From the seventh grade up through high school the children begin to be conscious of the other sex. The little girls study each other's clothes and devise new ways of doing the hair. Marguerite finds the German lesson the high light of the day because James sits in front of her, and the greatest hour of all comes after school when she walks home along the same sidewalk that he treads. And the teachers say:

"Marguerite failed in German this month. No wonder; boy on the brain"

"James will be conditioned out of his football if he isn't careful. Love's young dream, but we can't give James a passing mark on love's young dream."

Before examination Marguerite comes to teacher's desk with a bunch of flowers, hoping that these will be a counterpoise for the three parties a week she has been going to with James. Teacher is an old bird, and Marguerite is not really surprised to find her mark forty, and says blithely, "Tomorrow I was," which is slang a bit more recent than "I couldn't get away with it."

The young human animals object to learning most things. They don't want to keep their heads bent over a book that tells them how La Salle progresses down his American river—he's dead. But they will lift their eyes with breathless interest to watch a companion performing the difficult and dangerous task of progressing across the floor to discover a fresh lead-pencil.

The Cases of Abie and Hedwig

THERE is some truth in the gibe that school is just a place to keep the children in till their minds grow up or till they go to work. They are given a great deal that does not take them out of anything or into anything, but just holds them quiet for a while and is forgotten later. They learn out of books glibly enough, but, for the most part, what they learn is not real to them; their live spots are not touched by these books. Yet constantly their little obdurate heads are propelled toward the academic high-brow halo surrounding the honorific classical studies, the studies preparatory to college. Whatever is academic, whatever does not relate to a craft or handicraft, is honorific. It is a defect of our democracy not so much that every one wants to rise as that there are false ideas abroad as to what rising is. The notion of rising is dissociated from handicraft. The same kind of depreciation which surrounds all manual labor surrounds handicraft studies. This is natural enough, for the majority of teachers have the New England ideal of the scholar-and-gentleman studies. Many of them have become teachers because it gives them an honorific position in the world. Many of them have gone to college where they have acquired a certain intellectual status, and what they have worked for they stand by. Whoever has won an A. B. cannot respect entirely the mind that makes a new design for wall-paper or that can get inspiration from an embroidery pattern. The attitude is precisely the attitude that Thackeray had to William Morris—that of the gentleman to a sort of superior tradesman.

Hedwig Jensen can make beautiful Japanese embroidery, putting six different shades of silk into one petal; and she takes to the cooking classes with all the spontaneity of a bird in the air; but she cannot understand arithmetic or history, and so she is reckoned a failure in the school. And Abie, who stands before a turning-lathe like a saint before a shrine—who can do almost anything with his strong, agile fingers—Abie is a failure, too, on account of his grammar and geography and general lack of book-knowledge. Abie and Hedwig go to the teacher after school hours and beg her to raise their percentages. They have a vivid appreciation of the beating awaiting them at home when they show poor report cards; they know they

have done their best; they feel that something is wrong though they cannot tell what, and so they try to win an indirect justice by wailing for higher marks. Pathetic Hedwig and Abie! They have fallen victims to the fallacy of the formula: "The children are not prepared in these subjects." They have met the fundamental defect of our public-school system—an artificial standard of requirement. Our children are measured in terms of acquirement when they ought to be measured in terms of power. Perhaps not many teachers have the proper tests for measuring power and have not the time or the permission to get them. Nevertheless, human efforts cannot be translated into percentages.

Here is Minnie Jackson, whose mother by great economy can let her have one year in the high school. She is given a course in English, algebra, German—or Latin—and physiography—or bookkeeping. Her literature is Tales of a Wayside Inn, Lamb's Tales from Shakspere and Irving's Sketch Book—literature which our grandfathers admired. But Minnie does not spend a long enough time with the classics to care to pursue them when she leaves school, and no one tells her what modern literature she would be interested in, so the best she reads is Laura Jean Libbey and a yellow newspaper. It might be argued that just because Minnie will have to work with her hands she should be given during her one year of high school a taste for the things of the mind. But that theory does not work out. Minnie may be offered the taste, but she does not take it, and no wise adult finds a way of correlating these fine things of life to the things that make Minnie's real world. At the end of the year she goes to work in a box factory, or she sells postcards in a department store, or she becomes a milliner's apprentice. But her earning capacity has not been increased by her year in high school; she has to begin with her bare hands instead of having some sort of real start. A vocational training is necessary, but she has not that. A broader intellectual outlook is desirable, but she has not that, for during her brief time in school she was not being prepared for her own kind of life, but for the college she would never enter—she was being started on the education of the scholar and the gentlewoman.

Here is Peter, the son of a Pole with a wife and eight children and a wage of two dollars a day. The father has been in America long enough to learn that he has to work just as hard as he did at home, but he has also learned that he may better the lot of his children and that education is the lever with which to raise them. One or two of the girls try to take a year in high school, but the money they can earn is needed at home and so they give up in favor of Peter, the youngest. Peter is below the average in academic intelligence; he fails in Latin and in German and in algebra. The one thing he takes to is a prose translation of Homer, which he reads again and again at times when he ought to be trying and failing in algebra. He cannot think accurately and he cannot sit still. He needs a tool and they give him algebra. At the end of two years, when he is still in first-year high school, he ceases the struggle and gets work in the steel mills. He had a taste for folk literature and this could have been used as the growing point for his soul; and he should have been tried with tool after tool till it was found out what trade he was best suited for.

Here is Michael, six feet three, deep in the chest and broad in the shoulder. His father is a policeman; his brother was sent to the reform school and afterward got a job on the force. Michael does not worry about his future; he will be a policeman himself if he does not turn out fit for anything else. In four years, by sheer pounding, he has worked up to the third year in high school. He has struggled through Latin and geometry; he sits patiently while his teacher tells him why he should admire: "Hence, loathèd Melancholy, of Cerberus and blackest midnight born." But two months after he leaves school, if an inventory should be taken of his mental stock, his academic attainments would be found completely obscured by his knowledge of the transportation facilities of a great city and by his encyclopedic information about the ins and outs of the police department of his ward. If Michael could have been started with something he knew, something he cared about, he might have widened his interests to include something besides the practical facts bearing on his daily beat.

What is to be done with Sammy Weinstein? His parents are dead and he lives successively with seven uncles, going from one to another as the various aunts grow tired of him, an incumbrance to everybody. His peripatetic home does nothing for him; his only place of promise is the school. Here he comes with no cultivated background. He doesn't see why we care to read what happened near Loch Lomond; that is just a difficult name to learn. As for Tales of a Wayside Inn, the Inn is of less interest to him than Jake's place on the corner. The Arabian Nights strikes him as "swell stuff," while he "saw Enoch Arden to the five-cent show." When Sammy's examination is marked his knowledge of plot, characterization, setting and atmosphere appears at thirty on a scale of a hundred and Sammy's seventh uncle takes him out of school. Who is to tell the little derelict what should be done with him? Where is the person who has the time and skill, or whose business it is, to find out Sammy's vocational needs?

Long years after the children may find out where mistakes have been made, and may go for night work to such excellent institutions as Cooper Institute, of New York, and the Lane Technical High School, of Chicago. The adults who attend the night classes are ignorant enough and groping, but groping in the right direction.

"Trades is so overcrowded now," said a man to the principal of one of these night schools; "I'd like to try a rare one. What about this here trigonometry?"

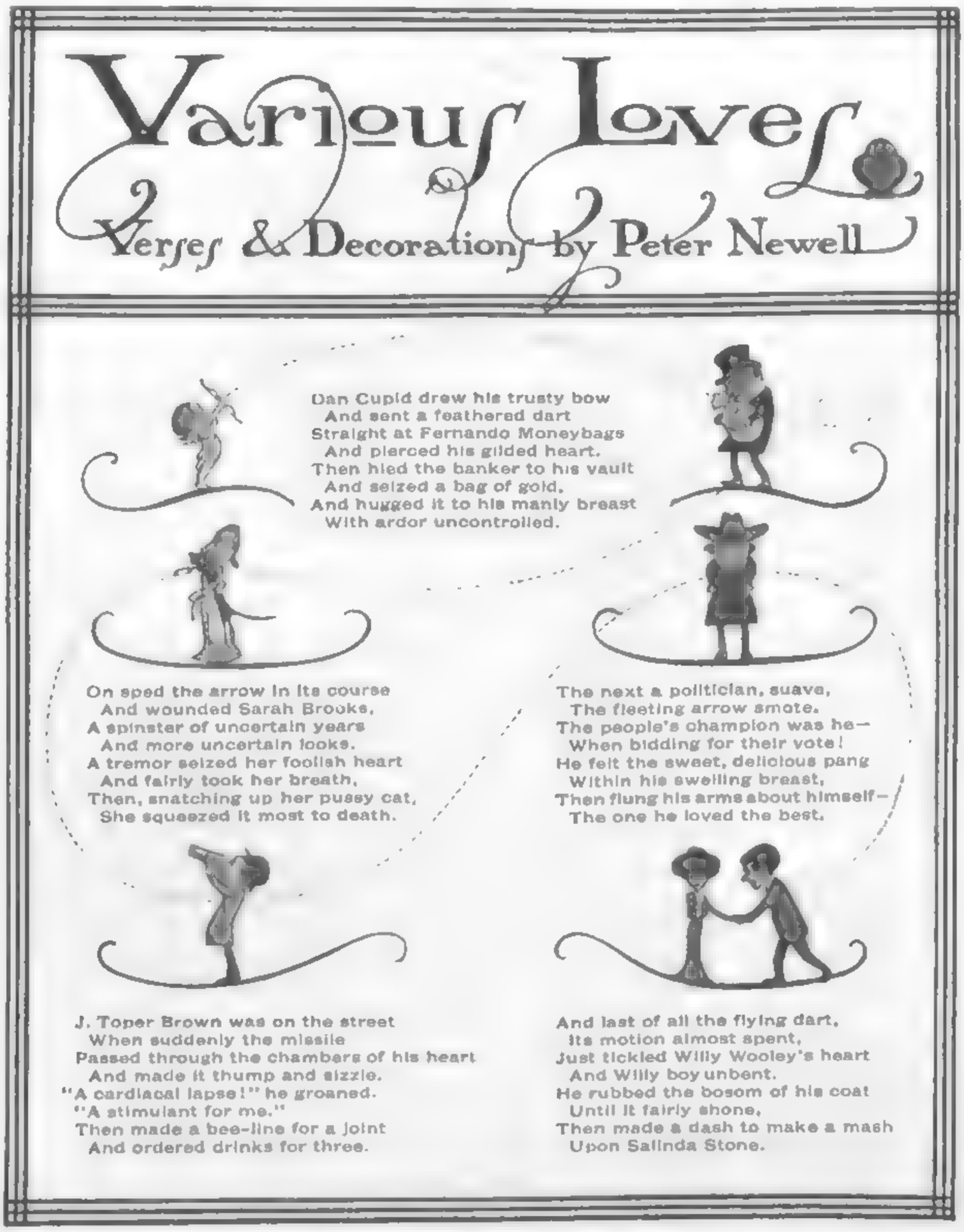
"My boss," said a middle-aged, hard-mouthed Irishman who was an assistant blacksmith—"my boss yells at me every time I put a bit of iron in the fire. I want to learn a trade thorough. I ain't going to be yelled at all my life. I'm going to be a boss myself."

This man knew what he wanted, and so did the little, intense Italian who could not afford flowers for his dead child, but who learned in night school to make tiny iron leaves which he twisted around wires into a wreath for her grave.

Our public-school system, elaborate as it is, fails to meet the needs of all the people chiefly because the standards are academic. It meets excellently the needs of the Aldens and Brewsters who have minds fit for such training; and if no one but Aldens and Brewsters went to school, then the system would be without a flaw. In that case there would be enough teachers to make the children perfect intellectual aristocrats. But for the majority of the students are needed industrial schools, trade schools, such as those in New York and in Milwaukee. As it is, in a city of a million inhabitants, we have manual training schools that will accommodate about one-half of one per cent of the children of that community. Moreover, at that, the industrial training offered is a little work in wood and iron and a few courses in cooking and sewing. And these courses, incomplete as they are, have their usefulness still more lowered because they are unrelated to the fundamental work of the schools.

We cannot have education for and of the people until we have thoroughly-equipped vocational schools which will meet the needs of the hordes of children who don't mean to go to college, which will give them precisely the training that will set them to their trades in life with a certain amount of experience. Then they may have a chance to begin with something above starvation wages. They will have to be taught by experienced, practical teachers, such as are now to be found only here and there in a technical high school. In a vocational school a child's intellectual training could go hand in hand with his manual practice in his trade; he could be taught that trade in its broadest relations to other subjects, and might come to know not only its mechanics, but its poetry. Only when such schools are established will America succeed in the great democratic task she has undertaken of educating all the people.

Even if children have the opportunity to take either industrial or academic training, they need guidance in their choice. The grammar-school teacher has fifty children under her charge, from nine o'clock till half-past three, to whom she imparts about thirteen subjects. The high-school teacher meets every day seventy-five or a hundred children in different classes, to whom she teaches one or


Various Loves
Verses & Decorations by Peter Newell
Dan Cupid drew his trusty bow
And sent a feathered dart
Straight at Fernando Moneybags
And pierced his gilded heart.
Then hied the banker to his vault
And seized a bag of gold,
And hugged it to his manly breast
With ardor uncontrolled.
On sped the arrow in its course
And wounded Sarah Brooks,
A spinster of uncertain years
And more uncertain looks.
A tremor seized her foolish heart
And fairly took her breath,
Then, snatching up her pussy cat,
She squeezed it most to death.
The next a politician, suave,
The fleeting arrow smote.
The people's champion was he—
When bidding for their vote!
He felt the sweet, delicious pang
Within his swelling breast,
Then flung his arms about himself—
The one he loved the best.
J. Toper Brown was on the street
When suddenly the missile
Passed through the chambers of his heart
And made it thump and sizzle.
"A cardiacal lapse!" he groaned.
"A stimulant for me."
Then made a bee-line for a joint
And ordered drinks for three.
And last of all the flying dart,
Its motion almost spent,
Just tickled Willy Wooley's heart
And Willy boy unbent.
He rubbed the bosom of his coat
Until it fairly shone,
Then made a dash to make a mash
Upon Salinda Stone.

two subjects. How can one woman, however sane her judgment and however sympathetic her heart, have wisdom or information enough to take the mortal responsibility of so many different individuals? When she has only a few in a class she can afford them particular attention. By giving the troublesome boy work that he can do well she may lead him to something else that will cause his mind and interests to grow and thus, perhaps, come to his unsuspected vocation.

If she could count on help from the parents the task would be easier, but usually the parents are as helpless as the children. When one considers how hard it often is for educated and well-to-do parents to decide, after long consideration, on a career for their only son, one can realize a teacher's superhuman difficulties. It would be a year's study in sociology alone for her to find out about the home life of the fifty children under her care. Until the classes of children are half or quarter the size they are at present, our children will continue to be mechanically and partially educated

Isador Milkowsky, of the first year in high school, was a bad boy. He played truant, but brought excuses written by his young lady who worked in a restaurant, to the effect that he had to stay home to wash the windows or scrub the kitchen. He was idle and impudent, and when he held up his teacher with a revolver to make her give him a higher mark in English the principal thought that the hour of moral suasion had gone by. As corporal punishment was out of the question and Isador had whimpered that his father would half kill him when he saw the report card, the principal sent Isador to bring his parent to the office. An hour later the boy led in a fierce-looking Russian who, in broken English, promised and vowed all things in the name of his son—henceforward Isador should be perfection's pink. The boy, after a fierce scolding from his parent, had been sent outside into the hall, and there a young substitute teacher found him doubled up with laughter as he watched the performance in the office. The substitute had not yet been ground into machine shape by the system. She studied the situation, followed the Russian and Isador when they went out of the school, and saw Isador present the man with fifty cents and a cigar. Isador had gone to the nearest pawnshop and hired a parent. This chance discovery of Isador's imposture led to the proper means of discipline.

When a teacher has such a small number of pupils that she can study the surroundings of each she will be able to minister to their moral as well as their intellectual and industrial needs. At present some of the parents in the slum districts of a great city are so ignorant that they do not know there is such an institution as a high school. Often the grammar-school children themselves in such districts do not realize it. One principal of a high school every year arranges an exhibition for the grammar-school children and their parents. He leads them by groups through the showrooms of his school—the shops, the cooking-rooms, the lecture hall, the laboratories. Eight minutes to a group is all the time he can give to informing the parents.

In a broad sense, indeed, the schools are the proper social settlements for slums. Twenty or thirty intelligent women could get hold of poor homes as could no other class of people, for parents love teachers according as their children do. Teachers are the most effective leverage on poor people, and the school, handled by such women, should be a club for the poor man and the poor woman, open nights, Saturdays and Sundays.

The invasion of our schools by the poor people has made apparent another flaw in our academic system—the uniform course of study for all schools in all the parts of a great city. This is as unreasonable as it would be to have the same courses of study in Vienna, in the country districts of Russia, and in the Back Bay district of Boston. Children in one part of a city need twice as much drill in reading and spelling as children in another part. Yet each principal must carry on throughout her school exactly the same course as every other principal in the city.

Miss Crane, principal of a grammar school, is sent for by the superintendent of schools. She wonders whether she is to receive a crown of laurels or of thorns.

"Miss Crane," says the superintendent, "the woman who keeps the school-supply shop opposite your school complains that fifty of her drawing-books have not been called for. She thinks they should have been bought by the children of Miss Holly's room."

Miss Crane and Miss Holly believe that drawing-books are as out of place as tallow candles in the schools.

"Miss Holly's children," the principal replies, "are mostly of Italian parentage and so have a natural gift for the arts. They get so much more benefit out of freehand drawing that we thought ——"

"You must use the scheduled drawing-books, Miss Crane. That is the rule," says the superintendent coldly, and Miss Crane departs, wishing she dared say that these same Italian children should spend less time on the special study of music and more on arithmetic, but Miss Crane's radical views would make no impression whatever on the system.

England permits principals a good deal of liberty in choosing the subjects for particular schools, a plan which, of course, presupposes an excellent principal. In one quarter in London the curriculum of a school may be largely technical; in the next, largely classical. Such a method vastly increases the power of the schools.

This uniform course of study is deadening to both child and teacher. Each child must get through each course in each grade so that the teacher in the grade above will realize that he has been well prepared. The child must have done a certain amount of work by the time he finishes the eighth grade, so that, in case he goes to high school,

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The Honorable Bull Martin

WHO WAS NOT THAT KIND OF A YELLOW DOG

By James Alvin

ILLUSTRATED BY F. VAUX WILSON

A DOG gave Bull Martin the name by which he was known along the water front. At that time the dog was the better animal of the two, because the dog would not drink the various dilutions of wood alcohol which made the man a poor apology for his kind. Bull—the man and not the dog—was a young sport whose virtues were illuminations of cheerful philosophy and a disposition—drunk or sober—to lend the helping hand. His ability was directed mainly to the sailing of a catboat in which he and the dog spent most of their time. He was proud of his craft; he knew the winds and tides; and he was never afraid.

One day a beautiful yacht dropped into the cove and, although the sea was running high, Bull in the boldness of his pride sailed forth to show his skill to the aristocrats. After he had put the catboat through all the manœuvers at a respectful distance, he approached the yacht and tried a turn that would test his reckless steering

Standing on the yacht's deck was a slender young woman in white—a dream of a young woman—who watched the performance with keen delight. If one had gazed closely into her eyes he would have found there the expression of the elemental love of sport, inherited through generations of gentlemen and gentlewomen who had hunted foxes and sailed the seas.

She seemed to see in the young ruffian in the red shirt something of the same inner yearning for doing and daring that possessed her soul. So she smiled on him, and he caught the look of her blue eyes, full and fair.

Perhaps the suddenness of it caused him to forget to hold on to the tiller, for the instant afterward the boat went over.

"Richard, quick!" she cried. A dapper young man ran from the cabin and followed her directions. In a minute he was in the yacht's small boat with four sailors, and Bull Martin and his dog were duly rescued.

As Bull, abashed and dripping, came on deck, she smiled at him.

"You would have made it if you had held the tiller firmly," she said.

The big hulking fellow began to reply, but in spite of the abundant water in which he had been floundering his lips had gone dry and the words stuck fast in his throat. He could not understand—it occurred so instantly, he did not try to understand. All he knew was that he felt dumbly helpless in the presence of a wisp of a girl who didn't look strong enough to move his little finger.

Finally he did manage to mumble: "Yes'm."

The Dog Was the Better Animal of the Two

That was all. He inwardly rejoiced when the sailors took him forward. There they dried him out a bit, and the owner of the yacht sent him a drink of whisky, which he poured down with eloquent celerity.

II

IN BULL MARTIN'S district whisky was either a toboggan or a ladder. Bull had taken the slide to the gutter. Now ——

Mrs. Martin, his worthy mother, knew one diversion—her washtub, and two overwhelming fears—reform and dope. The less worthy Mr. Martin once reformed and moved his family to a better street. Then he fell to his cups, and one dreadful day Mrs. Martin came back to the alley and the washtub, and every neighbor's look was a stab to her pride. It is doubtful if she could have endured the humiliation had it not been for the Foleys next door. Mr. Foley died and Mrs. Foley and Molly, a black-eyed minx, fell at once under the wing of Mrs. Martin. A little later Mr. Martin fooled with the laws of gravitation once too often and went away with concussion of the brain, which was sudden and much better than a long, costly illness to be paid by the washtub. So Mrs. Martin and Bull and Mrs. Foley and Molly, in adjoining houses, lived along together, and Bull was promising to equal the united alcoholic capacities of his father and Mr. Foley when all this began to happen. The point is that Mrs. Martin had had her dose of reform—a deep, bitter dose which she never intended to repeat.

To Mrs. Martin whisky was hateful, but it was associated with the idea of masculinity—it meant action and vociferation. She could meet that, because she had become accustomed to it. But every feeling of horror in her nature arose against dope—that which deadens, silences and kills. She had seen it in the district—the white faces, the ghosts of men and women creeping and stumbling to the grave—and she hated it as she would a contagion, which it was.

So when, during the days succeeding the experience on the catboat, Bull Martin came home sober, his mother was disturbed and frightened, and when she saw the bloated dishonor going from his big face she decided that it was time to act.

In tears and agony she accused him of using dope, and cried out that, after she had put up with all his drunkenness, it was a shame that he was turning out to be "no better than a Chink"

Bull laughed uproariously.

"Easy, old woman, easy now," he said. "You ain't on to the game. I ain't swallowin' white pills an' I ain't agoin' to; an' I ain't poisonin' myself with wood alcohol. The fact is, old woman, the day I was upset in the cove they give me a drink of whisky that made me feel like a real gent; an' I says to myself, says I: 'I'll chuck the booze till I can buy the top brand.' An' that's all that's happenin'."

"You mean to say you are going to reform?" exclaimed Mrs. Martin in dismay.

"Oh, I don't know," he grinned; "call it anything you like."

"You can't do it," exclaimed Mrs. Martin; "you can't do it. Your father couldn't, and he was a better man than you ever will be."

This panegyric filled Bull with cross emotions. First it made him angry; then it stimulated his stubbornness, and finally he grouped all his resentment into the rather ambiguous exclamation: "The hell he was!"

Bull might have said more, but at this stage he was uncertain of himself. He only knew in a blind, dogged

way that he was on a new tack; that if he could hold out things would be different.

For he had seen that the drunkards went to the pawnshops, and the sellers went to the banks. So he had an ambition to own an interest—perhaps, a whole place. He was shrewd enough to coin his popularity; but he couldn't understand why people—even his mother—doubted his new intentions. It was not pleasant to feel that everybody expected him to backslide. But when he came good and hard against the fact of general distrust it had exactly the right effect; for it aroused in him all the bulldog qualities. And soon there came, as there usually comes to obstinate determination, a climax. After that all was easy.

For Bull got an interest. Then he owned the place. He put up glorying signs and reached out. He drew the crowds. And every nickel was three cents profit. And now money sought Bull, money for partnerships, for investments, money for stakes and prize-fights, billiard games, anything of chance. Bull was square. You could depend on Bull. Bull never squealed. Bull's word was as good as gold. What Bull said went. Didn't Bull smash Denny Macklin's jaw because he doubted, and isn't there a big dent in that very same jaw? Of course, and it was because Bull forgot to take off his diamond ring before he hit the blackguard.

Politics? Oh, yes. That was sure. The leaders picked Bull out early and trusted him with some of the campaign money for his ward. Bull accounted accurately for every penny and returned something besides.

"Mr. Martin," said the leader, "you have got the right idea. If we give much time to politics we are fools not to use our opportunities—and there is a lot of them laying around loose right now. But"—there was a powerful emphasis on the but—"we can't do nothing unless we stand together—that is to say, if you are straight with the organization, the organization is going to throw its favors your way."

The organization took hold of Bull and made him an alderman. He gave up saloons and went into contracts and such. In the newspapers he was an unscrupulous ward politician and a suspected boodler; in his district he was a hero and a leader. So it came to pass that in the big reform movement, with everything of repute in the daily prints against him, Bull was elected to the legislature by a flattering majority. He didn't want to go to the legislature; he preferred the city and the bums to the rural capital and the hayseeds. But it was a year of large corporation enterprises. The legislative tree was full of plums.

Sometime before this a little comedy had been enacted. Mrs. Foley had died. Molly Foley, grown to a young lady, receiving an education at Bull Martin's expense and living with the Martins, asked Mrs. Martin to go driving. The carriage went for more than an hour over the devious route, and finally stopped before a house of modern design with deep yard and grassplot. Mrs. Martin was asked in. She saw a few familiar things and many new articles—very little taste, but much plush and gilt.

Not a word did she speak until she gazed upon the central object of the backyard landscape.

"My tub!" she exclaimed.

"And there's holes in the bottom, so flowers can grow," exclaimed Bull, who had crept up behind her. "All of this is yours, old lady, and I'd like to know if you're ready to take back what you said about me and the old man."

"Not yet," she declared loyally.

II

IN THE election that sent Bull Martin to the legislature were three surprises. One was Bull, another was Omar Totter, no relative of the poet, but a professional reformer, and the third was Richard Kid, the son of old Solomon Kid, the plutocrat, and a young man who was himself in the ten-million class. It was a reform wave and it tumbled all sorts of bedfellows together in the city delegation. Omar Totter had been in politics all his life—a jealous, rasping critic, familiarly known as the human hornet. Richard Kid had ideas above money and wanted to do something on his own account; so he took this dive into politics, handling himself well in the campaign and coming out a winner. Bull Martin got through because, as he said, there was but one reformer in his district, and when two reform votes were found in the ballot-box they had the fellow arrested for repeating.

To the legislature came the usual assortment of politicians and rural statesmen, among whom such men as Totter and Kid loomed as curiosities. But people, even in legislatures, soon average up in a wonderfully comfortable way, and so there followed a general geniality that brought all the members into a touch-and-go fellowship. Still, it was a curious development which made friends of such opposite natures and conditions as Richard Kid and Bull Martin—the representatives of two extremes—the silk stocking and the beefer. Clearly the young millionaire could not understand it, but finally he attributed

"Mr. Martin, Here is a Seat for the Lady"

it to Bull's vital and radiant animalism, to his bold candor and unexpectedness; for he found that to be near Bull was to feel the charm of brute strength and to hear things expressed in far different idioms than he had known in uptown circles. What puzzled him most was Bull's unconcealed liking for him, and the mystery was never solved until Bull himself spoke.

"There's nothin' like th' hair of th' dog to cure th' bite," said Bull one day.

"So I've heard," said Richard smilingly.

"And you proved it," said Bull.

"How?"

"The day you pulled me out of the water and give me a drink o' gentleman's whisky. Says I that day: 'Bull, you gutter bum, why can't you cut wood alcohol an' wait till you can buy the real thing?' An' that's what happened, with this difference—time I got to be able to buy the good stuff I found I didn't want to be bit ag'in."

"You don't mean to say ——"

"Yep, I was th' duffer tryin' to do stunts in that sailboat—an' say, when I asked you to save my dog an' you ruined yer fine white suit doin' it, I said to myself: 'He's all right; an' if it ever comes to me to do him a turn, he needn't ask me twice. Fact is, he needn't ask me once.'"

"Well, well," said Richard. "I can't take it all in."

"Of course you can't. You've never been up against it. You were born to what you've got, an' I'm glad of it. A feller like you ought to have plenty o' money. An' you can't know th' feelin's of us who climb out of alleys an' try to get some o' th' things that make you human. An' you can't know that we don't give a damn how we get 'em, so as we get 'em. An' you can't know how we stick to them that helps us. If you'd throw away all yer money an' live where I lived, an' pulled yourself up decent by th' help o' th' organization, I guess you'd have another guess coming in this here game o' politics."

"Of course ——" began Richard.

"Oh now, no apologies," waived Bull generously. "I don't blame you for bein' a reformer. It's a good lay. But what I want to say is that you'd be as much out o' place representin' my district as I'd be representin' yours—see? You in Bull Connors's place Saturday night an' me in your parlor in glad rags would be just about as fine a pair o' mushs as ever got loose."

Kid laughed, and the friendship of these utterly different men began to ripen.

The glad-rag idea came to reality much sooner than Bull suspected. To stimulate the life in the state capital, the new executive gave what is beyond all else the most representative American social function—the Governor's ball to the legislature—an occasion that assembles, in one medley of manner and fashion, the personal and sartorial characteristics of an entire commonwealth.

Bull wrote forthwith for his mother and Molly Foley, and sent the money for their costumes. They arrived on the appointed day and found fine rooms at the big hotel.

"Ye've got me here, Bull," Mrs. Martin declared, "but ye're not goin' to take me to no ball to make a fool o' myself at my time o' life. You an' Molly can go, but I stay right in this room. An' a beauty it is. An' I wish John was here, to know I'm settin' like company in a rocker, instead o' dustin' an' cleanin'."

With the woman's intuition Molly had dressed well. Bull was in his glad rags, feeling, he said, "like a boiled lobster in an eggshell." Mrs. Martin approved.

"Better lookin' than the old man, eh?" he asked, as he swung himself around for her inspection.

"Niver," she said.

Bull and Molly were a little late. Most of the guests were seated, and there was a seemingly endless expanse of floor over which they had to go.

They were on their perilous journey before they appreciated the danger of it. It was a new experience, a perilous launching on strange waters. Suddenly Bull realized he was at sea with billows of people beyond, looking and laughing and talking. No retreat was possible, and onward they went. To Bull's dismay, he felt Molly hanging more heavily on his arm. He knew then that the fright had come upon her, and in his double responsibility and consternation he looked hopelessly around for a harbor of refuge. Presently they came to a standstill—those misfits in the brilliant arena. When things began to swim before Bull's eyes and Molly was on the point of sinking to the floor, a young man, immaculately dressed, stepped forward and said: "Mr. Martin, here is a seat for the lady." Bull looked up with a joy he never felt before.

"You've saved my life a second time," he mumbled, as he followed Molly, gracefully escorted to safety by Richard Kid.

Richard did it so nicely that Bull was still in a condition of frazzle when he found himself gazing into the loveliest eyes he had ever seen and dimly heard: "Miss Van Nort, allow me to present Mr. Martin, a member of the legislature from our city."

"Mr. Martin," she said, as she smiled in a way that further disturbed his mental state, "I am glad to meet you—*again*."

"Well, if this don't beat the Dutch!" exclaimed Bull, hardly knowing what he said.

"I am Dutch," she laughed gayly.

"Overboard some more!" Bull exclaimed. "And I guess you'll have to pull me out. He's done it twice, and dogged if I don't believe you told him to do it both times."

"You have learned to hold the tiller more firmly, Mr. Martin," she said. "I think it's fine how you've sailed since ——"

Then Miss Glenn Van Nort paid pleasant compliments to the big politician in a way that made him forget his recent discomfort and which transported him beyond any elation he had ever known in all the congratulations of his political life. He tried to thank her, but for once the task was far beyond him, and all he could do was to say that every time he tried to do the big thing he seemed to go overboard. He declared the water was getting deeper all the time, only he did recall when he saw her on the yacht that day she was so "plumb pretty" he forgot what he was doing, and now that he beheld her again, more beautiful than ever, he didn't know what to do.

Miss Van Nort's merriment rang out like silver bells, and just then people began to come up and speak, but before she greeted them she extended her hand to Bull and said seriously and sweetly: "I am glad you held the tiller so well. I really am and I congratulate you."

"Thank you," said Bull.

In the moving about, Bull and Molly found themselves in the procession, and when Molly could talk she said: "Isn't it wonderful, Bull, to think of us meeting Mr. Kid and Miss Van Nort, the two blue bloods who are going to be married? Isn't it just grand?"

"Oh, I don't know," said Bull, who had recovered his equanimity. "They're old friends of mine—met 'em years ago—and him and me is colleagues."

When they returned to the hotel they found Mrs. Martin fast asleep in the chair.

"We had the finest time ever," Molly told her. "We shook hands with the Governor and met the swells, and everybody spoke to Bull. It's proud of him you ought to be, Mrs. Martin."

"His father was the most popular man at all the picnics," replied Mrs. Martin. "And it's time to go to bed."

IV

IN THE course of the session came the fight on the Watershed Bill. It had to do with the city's water supply. Bull cultivated Richard's friendship with increased assiduity. He opened the way to the most original arrangement that ever existed between two legislators.

"You know some of the things I'm after ain't straight, and I know you know it," said Bull. "I ain't goin' to try to lie to you, but this you can bet on—what I tell you goes, and if anything ain't square, I'll steer you away from it. Now, this Watershed Bill has got graft in it. But it's best for the city to have it now. It will cost more later on. If you vote for it you'll save us the price of a hayseed,

but I don't ask you to vote for it. I just ask you to look at it all round and size it up yourself. Of course, you can dodge if you want to."

But Richard Kid did not care to dodge. He looked at it all round and concluded that, with all its faults, its merits demanded his support.

When it was known that Richard Kid would vote for the bill, Omar Totter, the human hornet, polished up his oratorical stings and got busy. He had keenly resented Richard's popularity and his aversion to him personally. As the original professional reformer, Totter felt a right to question all motives except his own. He held within his bosom a monopoly of purity. And it was natural that he should feel bitter when he saw, on one hand, Richard Kid, the man of millions, and, on the other, Bull Martin, the ward heeler, enjoying a consideration from his colleagues which had been denied to his own immaculate superiority.

So he made a speech full of insidious allusions, jammed with thinly-veiled sarcasm, and all directed at the political millennium, in which the lion, alias Bull Martin, and the lamb, alias Richard Kid, lay down together to enjoy the feast of graft contained in the Watershed Bill. Totter knew the use of words, and he spared nothing to make his speech a masterpiece of its kind. As he proceeded the crowd gathered in full expectation of a row. Most of them were looking at Bull Martin, expecting him to break out at any moment. They wondered if he would commit a personal assault on Totter. Bull sat in his seat with a countenance that was grim and apparently undisturbed. He turned his chair so as to get a good view of the gallery, where he saw Miss Glenn Van Nort wincing under Totter's brutal references to Richard Kid, and yet concealing her feelings with a half-smile that deceived and made her an entirely charming picture.

Totter raised many laughs and each one cut Bull Martin—cut because they ridiculed him at the expense of a son of fortune, and brought into contrast his humble beginnings and the rough part he had played in life. When Totter finished Bull was on his feet almost before he knew it, forced there by his feelings and by the expectations that he saw in the eyes of those around him.

And then followed the famous dog speech of Bull Martin.

"Mr. Speaker, I rise to inquire if there's anything in the rules ag'in yaller dogs."

A laugh rang through the House and the speaker rapped on the desk for order, letting the question answer itself.

Bull, cool, deliberate and in full voice, proceeded:

"I take it there ain't. So I will speak my piece. Mr. Speaker, sir, while there's all sorts of dogs in the world, there's only two kinds in the general dog proposition—the white and the yaller. The yaller is the mean cusses what ain't no good, fat *or* lean. Take a yaller dog and feed it on porterhouse and cream, and keep it clean and treat it decent and you don't git nothin' but a yaller dog—it's just as ornery as the yaller dog of the slums. 'Cause why, Mr. Speaker? 'Cause the yaller's inside, and it can't look you in the face or think that every other dog ain't as yaller as it is. Other dogs, Mr. Speaker, have their rows, and their scraps, and their differences, and git what's comin' to 'em; but they know how to take it and they git along, because they have respect—*respect*, Mr. Speaker, sir, for theirselves and other dogs—for all except the yaller dog. The fine collie in the rich house knows the decent dog in the tenement, but they don't bother with yaller dogs—which ain't in their class.

"Now, Mr. Speaker, sir," exclaimed Bull, rising almost to magniloquence, "it's the same with men as with dogs. I ain't a member of the four hundred, but when it comes to the two kinds of people I guess I'm right side up with care on top of the white line, and I know the white breed. And, Mr. Speaker, sir," he thundered, "I ain't giving a—I mean I ain't carin' a—that is, Mr. Speaker, I'd like to say it, but it ain't parliamentary—I say the yaller dog kin snarl till—till—you know what I mean—freezes over, but he can't bother me, for he ain't in my class."

Every victim of Totter's remorseless sarcasm and all others who enjoyed a fight broke forth in laughter and applause and urged Bull on. Many crowded closer and there were loud exclamations of encouragement. Bull had made a hit and his simple eloquence, driven home by the intensest earnestness, swept all before it. He had to pause while the demonstrations were repeated, and he looked at the gallery and saw two gloved hands clapping in delight.

"A yaller dog, Mr. Speaker, sir, never fights fair. He sneaks up and snips—that's what he does, Mr. Speaker, sir, sneaks and snips. In this case, Mr. Speaker, he has used me to snip at one of the finest men in this whole legislature. Once I saw this man pull a cheap, ordinary feller out of the water—saved his life, Mr. Speaker. Not only that, but saved his dog's life, too; and did it like the gent he was. If he had been yaller, Mr. Speaker, sir, he would 'a' stood there and delivered a speech and said: 'Ladies and Gents! Look at me, the angel reformer, whose pretty wings ain't even wet.' But he was white, Mr Speaker, and he done his duty; and that's what he's doin' here today, and what you'll always find him doin'." It is needless to add Bull's further tribute to Richard Kid, or his excoriation of Omar Totter, or his homely explanation of his own record. The whole speech elicited vociferous approbation that shook the ceiling, and Bull was surrounded by congratulating colleagues, while Totter stood aloof and grew more bitter at a fate that denied to him the acclaim of his fellows. It was inexpressibly painful to Totter to have all his clever and polished periods knocked hopelessly away by the coarse phrases of an ungrammatical buffoon.

Richard Kid made a neat little speech in which he thanked his champion:

"I think I need not add much more," he said. "This measure has its demerits, and some of its circumstances are suspicious. But taken near and far, and counting in all the objections, the fact remains that it is for the best interests of our city that it should pass. While I may be one of those strange creatures called amateur reformers, I hope I do not expect perfection in the present state of our politics, and I look upon the present bill as a business proposition that should not be turned down just because some of its profits may go to those who should not have them. As to the reflections of my honorable critic concerning my associations, you may permit me to remark that a man may choose his friends."

A round of applause greeted the speaker. Then the fight on the bill began. With the excitement stirred up by the clash between Totter and Martin and Kid it did not require long for the contest to reach fever heat. Motion and counter-motion clashed. Many members were on their feet, yelling and gesticulating. The noise rose in fury and in volume, and the atmosphere grew thick.

Miss Glenn Van Nort, who had watched it all as though it were a drama, commenced to feel faint. She left the gallery and found the reception-room. There, in a deep window behind the heavy curtains, she sank on a chair and drank in the fresh air. Presently she heard voices.

"It's a cinch!" said one exultingly. "We've got 'em. They're going to be paid before they vote on this Watershed Bill. They're going in now—one by one. The camera is so fixed that no one could see or suspect, and we'll have a photograph of the whole business. We'll catch Bull Martin for sure. He's the main one we're after. We'll have him count the money, and while he is counting it the camera will be recording the whole tableau. We're going to get such a record of the grafters of this legislature that nobody will be able to escape."

In a stage whisper another voice, rapidly approaching from the legislative hall, said excitedly: "All right, boys, Bull's coming out."

"Now for the big chromo for the rogue's gallery," said the first speaker.

The men fled. Behind them was a beautiful woman who went quickly down the stairs. She reached the main entrance to the House as a big fellow was pushing through the crowd. It was easy to put herself in his way.

"Mr. Martin," she called, "may I see you a moment?"

"Sure," said Bull. "Why, it's Miss Van Nort——"

"I do not feel well," she said weakly. "I fear I shall faint unless——"

Bull did not allow her to finish the sentence. He took her arm and in a twinkling had her out of the crowd, hurrying her down the corridor to his committee-room. He placed her in a chair, threw open a window and held a glass to her lips. She opened her eyes, gazed blankly around for an instant, sipped the water and said faintly: "Oh, thank you."

They were the only persons in the room. All others were jammed in the big House watching the Watershed fight.

"You are very kind," she said. "I hope I am not taking you from your duties."

"Not a bit of it!" he declared stoutly.

"I could not reach Mr. Kid, and I am afraid to be left alone for a little. Do you mind staying?"

"It's a pleasure and an honor," said Bull proudly. He was looking into a lovely face, and there was no room for other thoughts.

"I want to compliment you on your speech," she said. "It was fine, splendid, like an act of chivalry one reads about. It was noble of you, and——"

Bull raised both hands in modest protest. "Any gent would 'a' done it for a friend's lady friend," he said.

In spite of her perfect self-possession, a smile flitted across her face at Bull's way of putting it, but she grew serious as he continued:

"I watched you when that yaller hound was snarling at him—at him and me—and I know you expected me to do something. I don't know what it was or how I done it. But when you give the word I just jumped in, and splashed around the best I could."

"I gave the word?" she repeated.

"Sure. You know you did. You're the kind that makes a man do a thing—and you don't have to speak out, either. Seems to me as I set there I saw your lips move and say: 'Git up, you mutt, and hand him one!' That is, words to that effect. Now, honest?"

"I hoped you would," she smiled.

"Same thing," said Bull.

"What I liked about your speech, Mr. Martin," she said, with much emphasis and deliberation, "was its manliness. You stood straight. You did not pretend to be what you were not. But you made everybody feel that you are honest and square. I am proud of you. You know," she added, bending forward in her chair as if inviting confidence, "I love sports, and politics is the king of them all. I lived years in the home of my uncle, Rufus Rodmore."

"The old Senator?"

"Yes."

"Then you know the game?"

"I know the game," she said, placing emphasis on each word. "And it's a big, splendid game. In your speech you gave the line that runs through it. It is the line that separates the two great divisions of humanity—the whites and the yellows. A man may cross this line ninety-nine times, but the hundredth he must stay forever with the yellows. He may cross it nine hundred and ninety-nine times, but the thousandth is his doom. Or he may try it only once. I have heard Uncle Rufus say that never did a man take a dishonest penny in politics without paying the price. His creed was this: You may do many things for your party, or your organization; you may stick to your friends to the brink of disaster; you may go to defeat, losing all you have, except your honor, and still you are a man who can fight back to victory with a clean soul. But if you soil your hands with a dirty dollar—I am using Uncle Rufus' words—that is the yellow stain that nothing can wash away. It is so easy to say that no one will know. I wish I could tell you the heartbreaks and the tragedies I heard talked about in Uncle Rufus' home. And most of them began with the money that passes so easily in a legislature. No one know? Why, with these poor wrecks, conscience was crying it from the housetops. In their hearts there was never a moment of peace or happiness, and in no friendly face did they find even a glance of hope or love. But——" *(Continued on Page 54)*

"You Would Have Made It If You Had Held the Tiller Firmly"

Selling Goods by Show Window

By A. W. ROLKER

ILLUSTRATED BY H. M. BRETT

ON THE ground floor of a certain sky-scraper, on a side street within a stone's throw of Manhattan's city hall, there was a store which for five years held a world's record as a hoodoo. Soon after it had been completed a custom tailor settled himself in it and inside of six months went broke. A well-known shoe company, with branches in many cities, tried the spot, but quit early. An office-fixture concern came and stayed three months. A stationer tried his luck, but turned the place over to a candy-store man, who passed it along to another custom tailor, who went broke. After that the shop had a black eye. Twice rentals were lowered. Men came and saw and went away.

"It is impossible," they said. "The store is two feet below sidewalk level. Look at it; why, it's so low that a man on the sidewalk has to look down to look into the show window. Besides, ask any one on the block; the place is a hoodoo."

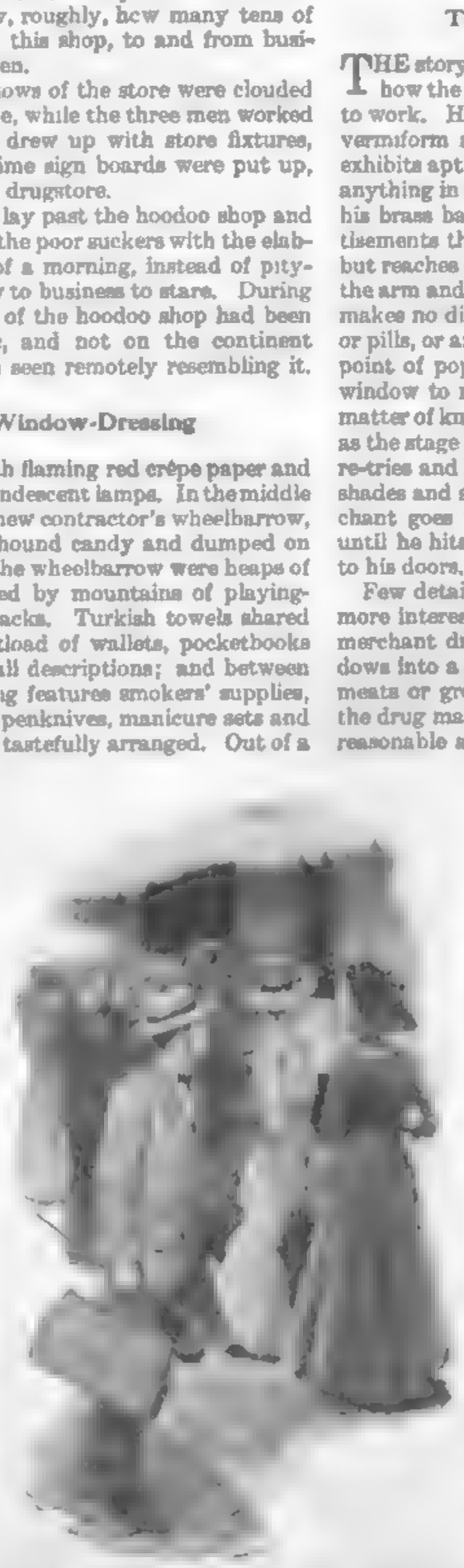
It began to look as if the shop would be unfit for use, excepting as a United States Army recruiting office, when three men appeared upon the scene. They were clean-cut, level-headed men, not in the least oblivious to the architectural shortcomings of the store or to the defect of its show window. These details worried them about as much as the hoodoo reputation. They knew the rental of the place and they knew, roughly, how many tens of thousands of people passed this shop, to and from business, between seven and seven.

For three weeks the windows of the store were clouded opaque white from the inside, while the three men worked in shirt-sleeves and trucks drew up with store fixtures, boxes and cases. In due time sign boards were put up, announcing the opening of a drugstore.

Pedestrians whose routes lay past the hoodoo shop and who knew its history pitied the poor suckers with the elaborate preparations, when of a morning, instead of pitying, they halted on their way to business to stare. During the night the show window of the hoodoo shop had been thrown open to the public, and not on the continent had drugstore window been seen remotely resembling it.

A Triumph of Window-Dressing

THE window was lined with flaming red crêpe paper and lighted by a hundred incandescent lamps. In the middle of the window was a brand-new contractor's wheelbarrow, loaded chock-full with horehound candy and dumped on one side. On either side of the wheelbarrow were heaps of razors two feet high, flanked by mountains of playing-cards with ornate picture backs. Turkish towels shared the background with a cartload of wallets, pocketbooks and fancy-leather goods of all descriptions; and between these and a dozen similar big features smokers' supplies, jewel boxes, mirrors, scissors, penknives, manicure sets and a score of other articles were tastefully arranged. Out of a thousand spectators it is safe to say not one would have looked into that show window without being tempted to buy one thing or another.



In Less Than Ten Minutes a Dense Crowd Was Jammed in Front of His Windows

At a conservative estimate sixty thousand persons passed this store between seven in the morning and seven o'clock that night, and it was a mighty peculiar specimen of human who did not have it impressed upon him that there was something doing at the old hoodoo stand.

Within half an hour after the store had been thrown open it was pretty well settled whether or not the venture would make good. Within two hours after opening the place was literally jammed full of people.

"Of course, with a crazy window like that, what else would you expect?" said a merchant at the corner of the block. "Wait until the people get tired of that circus stunt." But the proprietors of that store had no intention in the world of letting them get tired. In that show window a little fortune lay awaiting them, they figured, and they meant to keep the pot a-boilin'.

Monday of the second week the wheelbarrow and the horehound candy and the flaming red paper were gone. Instead, the color effect was lavender and white. At either end of the window stood a sugar barrel heaped high with gum drops. The entire window display, from razors to playing-cards and jewel boxes, had been succeeded by a mass of divers articles even more varied and remarkable than those shown the first week. Even dollar watches and amber necklaces were shown.

All this happened nearly nine years ago. In New York there are four or five stores selling drugs that are larger than this one regarding floor space; not one of them, however, is more of a veritable gold mine. With novelties and gimcracks and trinkets these druggists lure people into their store; incidentally they sell them toilet articles and powders, and pills and prescriptions. Week for week this wondrous display is changed, and week for week crowds jam the place so that the sole problem of the proprietors is how to serve customers quick enough.

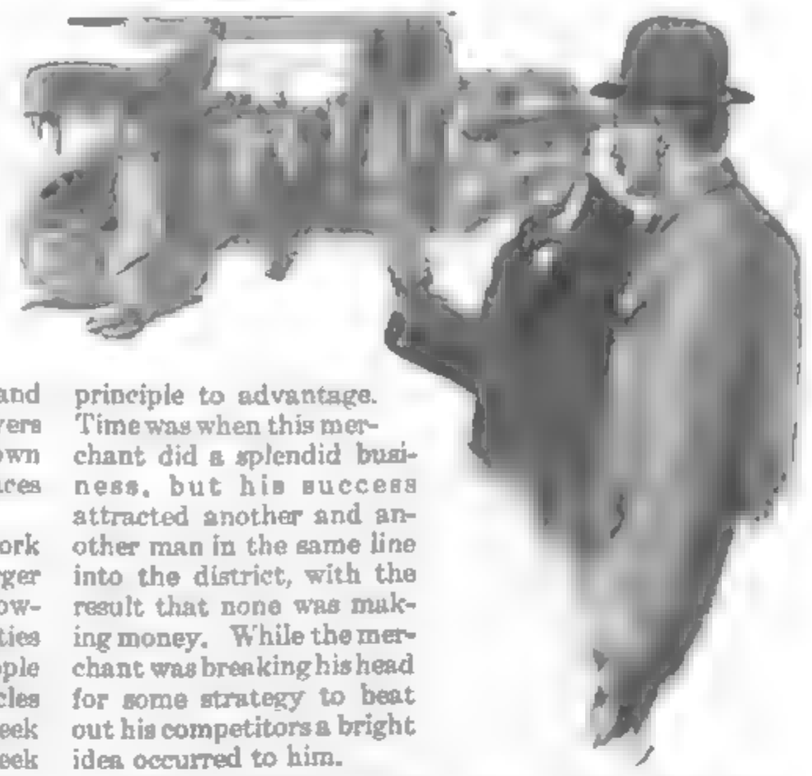
The Merchant's Best Press Agent

THE story of the success of this hoodoo store illustrates how the up-to-date retailer who knows his business goes to work. He does not regard his show window as a sort of vermiform appendix wherein to display so many chaste exhibits apt to appeal to the customer on the still hunt for anything in his line. On the contrary, the show window is his brass band, his press agent, his biggest-of-all advertisements that does not wait for the customer to come in, but reaches out through the plate glass, grasps his man by the arm and leads him into the store, where he belongs. It makes no difference whether he sells men's hats or shoes or pills, or any other line dead as a doornail from the viewpoint of popular interest. He knows that using a show window to make a store stick above its competitors is a matter of know-how and not a question of guesswork. Just as the stage manager of a new play rehearses and tries and re-tries and fusses until he has exactly the right lights and shades and shadows to appeal to his audience, so the merchant goes to work, analyzing his line and his audience until he hits on a scheme that brings the public flocking to his doors.

Few details in the management of a retail business are more interesting than the methods by which the modern merchant drums up his crowds and turns his show windows into a fortune. If he sells staples like hardware or meats or groceries, and wants to increase his trade, like the drug man, he butts into as widely different a line as is reasonable and uses this in his show window and sells it without a penny's profit, solely to attract strangers and get them into the habit of coming into his store and eventually of buying his staples. If he is in a line like shoes, which puts side lines pretty much out of question, he lies awake nights thinking up some scheme whereby he can stage his goods in such a striking manner that the bare mention of his line suggests his, and only his, store. And if he happens to have a line not adapted to either of these methods, then he falls back on human show-window displays that arrest the attention of show-window audiences by mystifying or otherwise entertaining them and sending them away thinking.

One of the most effective methods used by modern merchants to sell goods by show window is a variation on the one already described. Instead of using a potpourri, hodgepodge exhibit such as the drug men used for drawing trade, the merchant chooses one single article at a time as his bait. The owner of a meat market, for instance, shows a window full of grapefruit of the best quality offered at a price that seems ridiculous. A week or so later, of a morning, he exploits himself selling white grapes at prices that are wholesale. Similarly, one week a hardware dealer may entice with a sacrifice sale of fine china, this to be followed by glassware and the like.

In a New England town there was a dry-goods and notions dealer who used this principle to advantage. Time was when this merchant did a splendid business, but his success attracted another and another man in the same line into the district, with the result that none was making money. While the merchant was breaking his head for some strategy to beat out his competitors a bright idea occurred to him.



There Was Something Doing at the Old Hoodoo Stand

"Every woman uses fancy soaps," he argued. "If I could lay in a stock of this and offer it at cut rates I'd have every woman in town running in here, and that's about all I want." When the soaps came the dealer retailed them at a shade less than they cost him wholesale; but the rush the women made for these soaps will go down in the dealer's family history. Nine out of ten women attracted by the soap bargains bought merchandise of other description before they left the store. At the end of two weeks, when the women of this town were fairly supplied with soaps, the merchant repeated the trick with toilet powder. Then came perfumes and toilet waters in succession—sacrificed at cost, while all the time the sale of white goods, ribbons, buttons, and so forth, waxed fatter and fatter.

Up and down the street the two competitors gazed in the direction of the successful one and wondered how he was stealing their customers—gazed without seeing. Within six months one of the competitors moved to another part of the town, while the remaining one accepted a call to go into another line.

Working side lines in a show window as a lure to customers is all very well for a store selling many distinctly different articles, like a drugstore or a dry-goods and notion store, for the customers who take the bait have before them a wide selection of wares, some one of which they are almost sure to need. But the merchant whose stock consists of a single article that does not permit wide choice arranges his display on a different principle. He uses his show window for striking exhibits which impress his shop and his line on the notice of the public.

Timeliness of Window Displays

UNDOUBTEDLY the simplest method of show-window advertising is when the merchant scours his town and rents, borrows or purchases display objects certain to catch the eye of the passer-by. This is the window-advertising method with which the manager of the Broadway store of a well-known fountain-pen company has made his shop one of the landmarks of lower Manhattan.

Long before the Spanish War this store, although dealing in an article which in itself could boast of no popular fascination, was famous for groups of from twenty-five to fifty people that stood from morning until night blocking the sidewalk and gazing into its show window. It was the Spanish War, however, with its shells and war relics, that gave the manager of this place the opening he had been wanting.

The day war was declared he telephoned to a Brooklyn projectile works and ordered pairs of projectiles from the eight-inch down to the small rapid-fire gun sizes—powder charges withdrawn. These he placarded and arranged in his window. In New York at this time all interest lay in battleships, in twelve-inch guns, in shells and such things, but not one person in five hundred ever had seen real, live shells of the sort that would plow into one side of a battleship and out of the other. Interest created by this display was such that two policemen had to be stationed in front of the store to prevent the complete blocking of the sidewalk. For two weeks the shells remained, then they were sold back to the projectile company and their places were taken by pieces of piping and boiler iron and the breech-block of a big gun, all relics from the wreck of the Maine. Week by week the window display of this company kept as near as possible to the war pace and drew

enormous crowds. In time there was a big oil painting of the Oregon part hidden in the mist of the volcano of flame and smoke of her own fire. Later came the Philippine War relics, bolos, axes and other weapons used by the savages against our troops.

When the fighting was over and war interest had ceased the company changed to less strenuous exhibits. Of a morning in May, when half the city yearned for fields and the open where young life was sprouting in buds and branches, the manager of this store transformed his show windows into a bower of flowers the like of which had not been seen on Broadway, even in a florist's window. Two truckloads of waxy, pink apple blossoms were heaped into a solid mass in the show windows.

The flowers endured for only a day, and they must have cost the price of a fairly good road horse; yet the expense was warranted, for even people in passing trolley cars arose from seats to press noses against windows for a better view. The story of that display and the name of the pen company must have been mentioned that night in three states and in ten or twenty thousand homes.

The instances mentioned are, of course, so many drops out of a bucketful of water compared with what this company has done in the window-advertising line. Now they show the originals of the cartoons done by a famous cartoonist, now they show Peary's sledges and snowshoes, and now they show an eight-foot-long brass working model of a locomotive and tender. The one thing that never changes in this window is the fountain-pen exhibit. Shells, bolos, cartoons, snowshoes or locomotives—there are the fountain pens, from the cheap ones intended for utility to the gold-mounted ones intended for presentation purposes.

Money in a Druggist's Joke

ALL the world loves a good joke. Nothing travels quicker or farther. Nothing is harder to kill. Now and then the up-to-date show-window advertiser comes across a nugget of this sort and turns it into profit.

Several summers ago a New England druggist, famous for excellent soda water, struck a good joke which he utilized promptly for his show window. On a huge placard he drew a grotesque, schoolboy's outline picture of a man drinking a glass of soda and under this he printed:

I CAN'T DRAW PICTURES FOR SOUR BEANS
BUT I CAN
DRAW SODA TO BEAT THE BAND

The story of the increased soda receipts which the druggist said came to him owing to this simple joke was carried by drummers about the country and was printed in a trade paper. In this way it spread, until last year it was used in many places in many of our larger cities.

A good, modern joke suited to the purpose of the show window is a mighty rare thing. This is why, above all else, the up-to-date merchant pounces upon it when he gets a chance. If he can ring in the element of timeliness so much the better for business.

As a rule one of the slowest days in the year in a retail store is the day after election day, always with one exception—the hat store. Why men do not bet suspenders or socks on elections instead of hats will never be known; but the fact remains that the day after election is always one of the biggest in the year for the hat store, particularly if it happens to be a Presidential election and the store is in a well-populated business section.

It was with a timely joke that a certain hatter in the far downtown section of Manhattan practically cornered for himself the harvest following an important election. On the morning after election day the window of this hat store was draped in somber black. Here and there stood a funereal, black-draped pedestal. On each was a snowy, grinning, plaster-of-paris skull wearing a black derby with a broad mourning band. Across the window was the black-on-purple sign:

Then the Doctor Thumped His Lungs and Exiled Him Back to the Country

IN THE COLD, GRAY
DAWN OF THE
MORNING AFTER

Likely not in the history of window advertising did window ever show a more striking exhibit, and the crowds that passed and laughed and retold this joke must have numbered many hundred thousands. But only those who had won hats on election bets understood the real significance of the joke, and they delighted in leading losers into this especially-staged reception hall and inviting them to "pony up."

The cost of this display was more than three hundred dollars and only for a single day was it permitted to remain, yet it was a marvelously paying investment, for not in all the history of this store's day-after-election business had it sold half as many hats as it did on the day it advertised with the joke.

Two retail men, the one an expert in scientific show-window advertising and the other a beginner in business, were having a friendly chat. "What's your receipt for attracting the crowds?" the beginner asked. The expert thought for an instant and then said: "Now, what would cause you to halt on a rush down the street to stare into a show window? Anything striking, would it not? That's exactly what brings the other fellow to your show window, too."

"Anything striking" hits the nail on the head precisely. An exhibit may attract by its beauty or by its strangeness, by its mysteriousness or owing to a score of other reasons; but always it must be scientifically striking. It must have two qualities: first, it must strike the eye; second, it must fetter the attention—otherwise, in itself, the exhibit may be an insignificant thing.

Down in the tropics no man would think of eating a yellow orange any more than we would think of eating a decayed apple. Oranges in their native haunts are eaten when grass-green. Not many persons in our temperate zone know this. It was a Chicago fruiterer who cleverly took advantage of this insignificant fact.

During the recent holidays pedestrians passing the store of this fruiterer were brought to a sudden halt upon seeing in one of his show windows, not the usual display of midwinter fruits, but an exhibit that consisted of baskets of grass-green oranges.

Now, although epicures will tell you that an orange is not fit to be eaten except when still green, most persons prefer to see you eat one and to watch you for symptoms

He Lies Awake Nights Thinking Up Some Scheme

before they would dare take one themselves, and these green oranges offered for sale in the season of good will to men created no end of interest. Persons crowded the place from morning until night to purchase fruits and incidentally to inquire about the "queer green things." Some wanted to buy a basket of them for the sake of the novelty, but were politely told they would not be put on sale until a certain hour on Christmas Eve, as they were invaluable for advertising purposes. They were, too. More than double the usual holiday sales were made by this store. In fact, so unexpectedly did this show-window exhibit work that on Christmas Eve the store was all but completely sold out.

In your show window place anything that is droll or that is helpless, or that in another way appeals to human sympathy, and you have an attraction that cannot fail.

The manager of a dairy lunchroom, newly opened in a business section in Brooklyn, used this principle. The lunchroom had the up-to-date appearance and characteristic white-tile interior peculiar to this style of favorite American eating-house, but it suffered from the start on account of poor location. There were too many similar lunchrooms in the neighborhood.

For three months the owner held on, paying a staggering rent and growing sick with the sight of empty chairs. If only he could induce people to give him a single trial he felt sure he would quickly build up a splendid business. How to reach out into the street and grasp some of those hurrying thousands on their way to rival restaurants and bring them to sit at his tables, this was his problem. For originality the plan he finally decided upon would come near taking a medal. He went to a chicken farm in the outlying district and made a contract with its owner. The chicken man was to place in the show window of the lunchroom an incubator and he was to see that this was continually kept supplied with eggs on the point of hatching.

The rear of the tray of this incubator was filled with china eggs. Only the first two rows of the egg tray were kept filled with eggs about to be pipped, carefully transported daily from other incubators on the chicken farm. The result was that there was an almost continuous performance of chicks pecking through shells, of chicks half-way out, of chicks staggering with the puzzled expression of new life in tiny faces. On the floor of the show window, in an inclosure surrounding the legs of the incubator, hundreds of golden puff balls ran about scratching, glad with the pure fun of living.

Splits Hairs With a Razor Sharpened on Some Miraculous Strop

The crowds that came to see this exhibit so strange to the heart of a city were enormous. Two weeks after the incubator had been placed in the window the owner was trying to buy out the lease of a stationer in the basement under him, with a view to converting this store into an annex, the alterations to be made at his own expense.

It is not necessary that a show-window exhibit appeal through attractiveness. On the contrary, an exhibit consisting of a homely contrast attracts the eye through sheer forcefulness. The window advertisement of this class which comes near to holding the record was one used by a big shoe company.

One morning, not so many years ago, pedestrians on their way to business rubbed their eyes upon gazing into the show windows of the various branch stores of this company, for they saw in them a sight suggesting a saw mill. In the center of each window was a regulation saw table through the center of which a twelve-inch circular saw buzzed at a rapid rate. Five or six pairs of shoes sawed lengthwise in two, at right angles to the sole, lay scattered on the table. One pair of these were shoes manufactured by this company; the others were shoes made by rival manufacturers. What the buzz saw revealed was interesting. Most of the soles, finished outside in a glistening black, showed at the cleavage that they were made of inferior red-brown leather. In a number of them outside soles had been filled or backed with scrap leather. In one pair felt had been jammed tightly to take the place of leather. The only shoes shown that were of high-class quality out-and-out were those manufactured by the company making the exhibit.

For nearly a year these circular saws did the work of so many hundred human salesmen from the windows of this company, while it seemed as if the public would never tire of watching the exhibits with the spinning saw. What the idea of this simple device was worth to the company not even its officers can estimate. At one swoop it put the company in a class almost by itself.

The Shower-Bath Girl

AS MUST be apparent from the foregoing, the ideal exhibit that brings the public jamming into a store or that sets people to talking is a matter of spending brains more than spending money. Still, now and then an especially striking idea occurs that is well worth the expenditure of money.

At a receiver's sale some years ago a certain drygoods dealer bought a trainload or two of mackintoshes at a considerable sacrifice. When he began to catch his breath and calculate how much he had bought he found he had more stock than he could pile into his store. So he leased a vacant store a block or two up the street, had red-cloth signs painted and awaited the rush.

If only he had struck into the middle of a rainy season he might have had a ghost of a chance, but at this time corn and grass were burning up out in the suburbs and it looked as if it never would rain again. For a week the merchant walked up and down an aisle tearing his hair out trying to think up some dodge whereby to move this tremendous stock. Then he sent a hurry call for a plumber and got him to install a shower bath and a pan with proper drainage in the show window. Then he dressed up one of his young women in a mackintosh with storm cap and hood, posed her under the shower bath and turned on the faucet.

In less than ten minutes a dense crowd was jammed in front of his windows. The sight of this young woman under the shower not only attracted attention—it caused people

(Concluded on Page 68)

GETTING OUT THE NEWS

What the Associated Press Tries to Do and How It Does It

By HARRISON L. BEACH

ILLUSTRATED BY HENRY RALEIGH

"If He Had Fallen and Broke a Leg, Suh, He Would Have Rolled as Fah as the Telegraph Office, Suh"

ALTHOUGH it is the oldest, greatest and most widely-known news-gathering organization the world has ever seen, although its name appears in the daily papers every day in the year, although it reaches out to every spot on earth, to the air above and to the waters beneath, where events occur or news exists, the general public has only a faint appreciation of the nature of the Associated Press, and comprehends but dimly its mission, its scope and its work.

Men prominent in affairs and public life know it well, and they realize that there is in existence today no more accurate, honorable and trustworthy organization that is subject to the limitations of human fallibility. The greater mass of the people understand in a vague way that it has something to do with newspapers, printers and publication, and is accurate and reliable. Beyond these elementary facts they know comparatively nothing.

Frequently there come to its offices letters containing money and the injunction: "Send me a copy of your paper." But the Associated Press publishes no paper.

Often, young—some of them very young—men and maidens send in poetry, but the Associated Press uses no poetry.

At intervals, magazine articles and scenarios of plays are brought within its doors, but it has no need of such.

Now and then, advertising matter is sent to it, but it has nothing to do with advertising.

The Associated Press is exactly what its name implies—an association of newspapers. It is mutual and coöperative, and its sole mission is to collect and deliver to its members, with all possible speed, an account of the leading events of the day. It attempts nothing beyond that. In point of strenuous human endeavor it may be doubted if there is anything beyond that to attempt. Its one aim is comprehended in these four words—quick and accurate news.

No Profits Made

IT IS not operated for profit. It does not make and does not attempt to make money. It is controlled by its members, who are scattered all over the country. Its expenses are met by the assessment of these members, who design to lessen, through coöperation, the cost of gathering news. This news is delivered to the members only, and is sold to nobody. The Associated Press is simply a money-saving machine—nothing more.

Coöperation as a principle is simple. As a practice between two individuals or two newspapers, it is easy; between four, still easy, but the possibilities of trouble increase. Coöperation between nine hundred newspapers in almost as many localities calls for great discretion, fine diplomacy, and exceptional ability on the part of him who is responsible for the successful application of the principle.

Everybody knows what happens when the representatives of all the states in the Union gather at Washington and endeavor to coöperate on tariff. There is a flood of talk that begins nowhere, travels in a circle and finishes at the starting-point. Interminable discussion, almost endless delay, and much selfishness are always evident, resulting in weariness and disgust on the part of the public, which wants action above all things. That is what attempted coöperation on the tariff means. When it is understood that the demand for news in different localities varies as greatly as does the necessity for particular commodities, the difficulty of supplying news for such diversified needs becomes manifest.

It is only a few months since the proprietor of a paper located in the Mississippi Valley filed a complaint with the Associated Press that he was "receiving some matter that is not important." An investigation showed that his statement was correct from his local viewpoint; but every piece of news that he declared to be unimportant was of direct interest to the cities and states on the Pacific Coast. Geographically, the Pacific Coast is west of the Mississippi Valley and, mathematically, the news for the Pacific Coast was obliged to cross the Mississippi Valley. The editor's idea of news values for his paper was correct, but his conception of true coöperation was defective.

There are staples in news as there are staples in business. Every paper in the country must give to its readers certain things each day, such as the trend of prices in Wall Street, on the Chicago Board of Trade, on the New Orleans Cotton Exchange, and other matters of a like character. Such news constitutes the routine reports of the Associated Press. With these disposed of comes the question of selection.

The general public believes that newspapers are on an eternal search for matter with which to fill their columns. There can be no greater error. No paper in any large city in the country either does or can print every day all the news that is brought into its editorial room. It publishes only such a portion of this news as it deems of comparative importance and interest to the community. The well-edited newspaper of today selects its news with a teaspoon, and discards it with a shovel.

Notwithstanding all the difficulties that constantly beset the successful application of the coöperative principle, the Associated Press is today a triumph of coöperation, without doubt the most successful example of the kind that the world holds. That it is such is due to the efforts of its general officers, Melville E. Stone, the General Manager, and Charles S. Diehl, the Assistant General Manager, the President, Frank B. Noyes, and Vice-Presidents J. C. Hemphill and John H. Fahey. The broad wisdom of successive boards of directors, backed by the loyalty of its many hundred members, has also been a potent factor in the establishment of this result.

The Four Great Divisions

THE Associated Press is a corporation organized under the laws of the State of New York, and its home offices are in New York City. For purposes of administration and to facilitate the dissemination of news the country is divided into four divisions, each in charge of a superintendent. The Eastern Division comprises the New England States, New York, New Jersey, Pennsylvania and Delaware.

The Southern Division, with headquarters at Atlanta, includes Virginia, North Carolina, South Carolina, Georgia, Florida, Alabama, Tennessee, Mississippi, Louisiana, Texas, Arkansas, Kentucky, Maryland, and part of West Virginia.

In the Central Division, which is supervised from Chicago, are Ohio, Indiana, Michigan, Illinois, Wisconsin, Iowa, Missouri, Minnesota, Kansas, Nebraska, South Dakota, North Dakota, Oklahoma, Colorado, and a part of West Virginia.

The Western Division, the immediate management of which is at San Francisco, embraces California, Wyoming, Oregon, Montana, Washington, Idaho, Nevada, Utah, New Mexico and Arizona.

The Washington office, because of the great amount of news handled from there, ranks as a division by itself. Its immediate managing officer is a Chief of Staff.

In the leading news centers of each division are bureaus in charge of men bearing the title of Correspondent, and in each of these offices is maintained a force which is responsible for the gathering and handling of news within a particular territory. In the Eastern Division these bureaus are at Boston, Philadelphia, Baltimore, Pittsburgh, Buffalo, Albany, New Haven, Portland and Providence.

In the Southern Division they are at Louisville, New Orleans and Memphis.

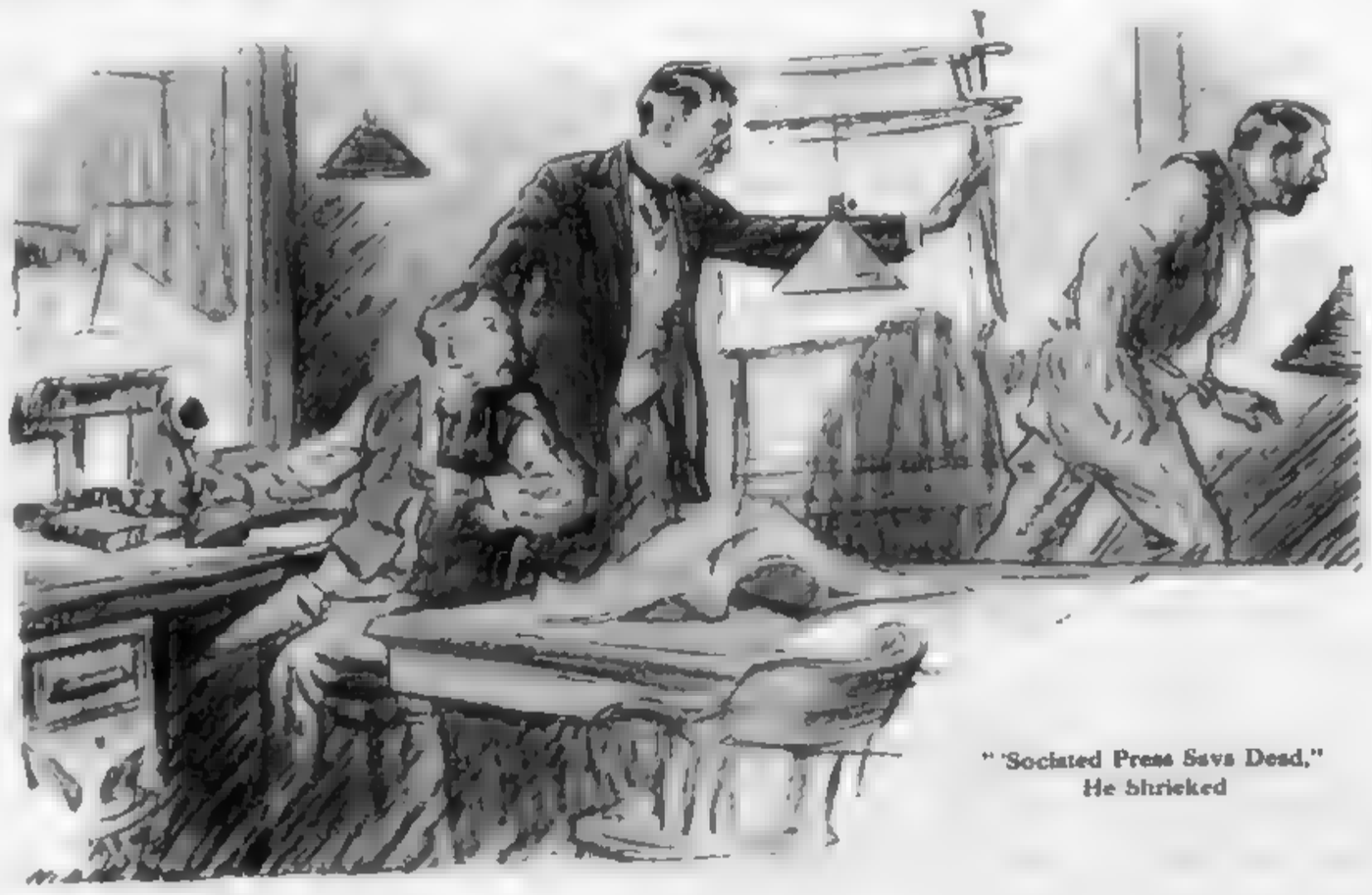
In the Central Division, correspondents are located at Cincinnati, Detroit, Cleveland, St. Paul, Milwaukee, St. Louis, Kansas City, Denver, Omaha, Indianapolis and Toledo.

The Western Division has bureaus at Portland, Oregon, Salt Lake City, Seattle and Los Angeles.

Foreign correspondents, each with a corps of assistants, are at London, Berlin, Paris, Rome, St. Petersburg, Vienna, Tokio, Peking, Mexico City and Havana; and there are individual correspondents in every conceivable part of the earth.

Back of the division organization in the United States are correspondents located in every city and almost every village in the country. These men, who are usually employees of papers which are members of the Associated Press, are paid for such items of news as they file that are acceptable for the general use of the organization.

The news of the Associated Press is sent over the wires of the Western Union and Postal



"'Sociated Press Says Dead," He Shrieked

Telegraph Companies and, in places, it is transmitted by the wires of telephone companies, all of which have been leased for that purpose. The organization operates throughout the country 40,924 miles of leased wire, the rental of which was, in 1908, slightly over $1,600,000. It expended for the gathering of news alone during that year a little less than $500,000. This does not include salaries or office expenses.

The manner in which the leasing of wires accrues to the advantage of the newspapers may be shown by a simple illustration. One of the leased wires of the Associated Press extends from New York to Chicago. In the latter city there are three morning papers, and the following cities through which the wire passes have each two: Albany, Buffalo, Detroit and Cleveland. Other cities on the same wire, with one morning paper which is a member of the Associated Press, are Poughkeepsie, Utica, Syracuse and Rochester. The average night report of the Associated Press between Chicago and New York may be estimated at thirty-five thousand words. If sent from New York to each of these papers separately, at the regular night press rate of the telegraph company, the expense would be to each paper in Chicago, Cleveland and Detroit, $175; to each paper in Buffalo, Albany, Rochester, Syracuse, Utica and Poughkeepsie, $117, or a total of $2161 each night, and $64,830 per month.

If these various papers combine, leasing a telegraph wire from New York to Chicago at the standard rate of wire rental, the monthly account would show: wire rental $1000; operators' salaries, allowing one man for a sender in New York, and one as receiver in each of the other nine cities, about $1320.

The Cost of News

THESE figures are given only for the purpose of showing the comparative cost of actual transmission to the papers working alone, or operating under the coöperative principle that is the basis of the Associated Press.

The expenses are, of course, increased by outlays for maintaining offices, supplies, salaries of editorial men, and the cost of gathering news. The first three are comparatively fixed charges, but the fourth is capable of the most violent fluctuation. It may for a single week be anything between nothing at all and several thousand dollars. A national convention will cause a direct cash outlay of from ten to fourteen thousand dollars, and a national election will cost as much. An event such as the recent mine disaster at Cherry, Illinois, will increase expenses by $1200 or more; the international yacht races of 1901 cost $28,200, and those of 1903, $20,000. The recent discovery of the North Pole and the controversy that has ensued added $6000 and more to the expenditures. During the Russo-Japanese War it cost the Associated Press about $60,000 to bring from Manchuria the news of that one summer and fall. The Spanish War of 1898 was covered more fully, and the outlay was close to $300,000. The total expenses of the Association for 1898 were $2,605,700.

The Associated Press endeavors to exclude from its service every inaccuracy. It never lends itself to sensational or yellow narratives that have no foundation in truth. It transmits facts as rapidly as they can be gathered, and every effort is made to give these facts honestly and without prejudice. Under no circumstances does it knowingly handle matter that is in any sense misleading or false. It takes greater pains, expends larger sums of money, and puts forth more effort to attain accuracy and precision than any paper, or other organization of papers, on earth today. It says nothing that is incorrect, if it knows it, and allows nothing to remain uncorrected if an error has been committed. It is but natural, considering the terrific speed with which modern news is gathered, that mistakes occur, but they rarely "get away."

A story illustrating the opinion generally held of the truthfulness of the Associated Press dispatches may be told in connection with the death of the late President McKinley. It was generally understood for some hours before his death that he could live but a short time, and ambitious correspondents, eager to score a beat, were flooding the country with reports of his death. These were followed by denials, even by statements that his condition was improving. Then would come additional reports of his death—then further denials. It was impossible to know from all this stuff the exact condition at Buffalo. In the office of the Chicago Tribune the managing editor, James Keeley, finally threw all his special dispatches aside in disgust.

"I'm done with these," he declared; "we will say he is dead when the Associated Press says he's dead, and not until then."

It was close to the hour for running off the early edition of the paper and, correctly judging that the death of the President would be a matter of minutes only, Keeley ordered a story set up, declaring that the President was dead—and then he waited. He knew that every minute was making it impossible for him to catch the fast mail trains with a full number of papers, but he held on.

"The Tribune won't say he's alive if he's dead, and it won't say he's dead until he is dead," said Keeley, and he waited.

Down in the pressroom a man was standing ready to start the press in a second and, again and again, Keeley was urged to let the paper go with the unconfirmed statement of the President's death.

"The Tribune will say it when the Associated Press says it," declared Keeley, who was aging each second.

Suddenly the telephone rang—the telegraph editor hurled himself at it. "'Sociated Press says dead," he shrieked.

"I Know the Associated Press, but It Won't Get This Decision Until It's Read"

"Go on, you," shouted Keeley to the pressman, and in another second the papers were flying off the press.

While this was taking place in Chicago the men of the Associated Press in Buffalo were justifying Keeley and others like him in their faith. For one rumor sent over the wire by frantic correspondents a hundred filled the air around the house in which the dying President lay. The man in charge of the Associated Press service at Buffalo was influenced by none of them. He declined to announce that the President was dead until he knew he was dead He was told that this paper and that paper had announced the death of the President, but he refused to send the word. Finally this information was brought to him:

"He is dead, and has been dead for ten minutes. For Heaven's sake send a bulletin."

"I will not," he declared. "I don't care if he's been dead ten years. I won't send it until I have the official statement."

Just then, George B. Cortelyou stepped through the doorway and said to the waiting newspaper men:

"The President is dead," and, five hundred miles away, the presses of the Chicago Tribune began to roar.

The High Standard of the Associated Press

AS SACREDLY as they regard it their duty to have all news accurately told do the officers and men of the Associated Press hold to the rectitude of keeping faith with all people. A pledge given by the Associated Press is never broken. If it has promised that it will not send out a certain piece of news until a particular time its word is kept, regardless of every consideration. Its entire history does not include a single confidence betrayed or a single trust violated. Its word is absolute truth.

It is not very many months since a representative of the Associated Press worked himself into a somewhat embarrassing situation through his desire to score a beat and his determination to keep faith with the man who had given him an important piece of news.

The occasion was the announcement of a most important legal decision by a well-known judge. The trial had been one of the most sensational and widely-read of the present decade. It was of great consequence to the financial world and was eagerly awaited by the entire country.

On the morning on which the opinion was to be handed down the representative of the Associated Press called upon the judge who had prepared it and requested a copy.

"Certainly," said the judge, and he handed it over.

A hasty glance at the last sheet of the opinion showed that the line indicating what the decision was to be had been left blank.

"This doesn't tell anything, Judge," said the young man.

"I know it doesn't," said the judge cheerfully.

"But I want the decision."

"You'll have to get that when I read it in court."

"I can't wait that long—give it to me now."

The judge stooped until his face was on a level with that of the young man, and inquired in even, judicial tones:

"Don't you know if that decision gets out before it is announced from the bench it will simply raise p-a-r-t-i-c-u-l-a-r hell with me?"

"But it won't get out. I won't send it till you declare it, but I want it now."

"Well, you can't have it."

"Judge, I've got to have it."

"I'm sorry, but it won't do. I am afraid that it might get out too soon."

"You know what the Associated Press is—you know we will do as we say," argued the young man.

"Of course I know the Associated Press," said the judge. "I've got more confidence in it than in anything that exists today but it won't get this decision until it's read."

"That will be too late, Judge; I've got to have it now."

Keeping Faith

THE judge smiled and stooped once more, then he said slowly, bobbing his head with every word in the effort to make his utterance emphatic:

"I—won't—tell—you—one—word," and he wrote out one word.

The young man glanced at the word and declared with heat assumed for the benefit of possible listeners, as he bobbed his head in the judge's face:

"Very well, you don't have to tell me one word," which was literally correct.

As he turned to leave the chambers the judge said: "I want to point out one thing in this opinion."

He ran his finger along a line and said impressively:

"You and I are the only people on earth who know what this decision is going to be. I have given it to you because you belong to the Associated Press, but don't you, on your honor and on the honor of the Associated Press, tell anybody about it before I read it, and don't you forget what I said about 'particular hell.'"

The young man walked out, thinking deeply. He was bound on honor not to divulge it, and he was equally bound to see that the Associated Press gave that news to the world ahead of all competition, and yet it would be public property by the time he was at liberty to divulge it. It was imperative that he fulfill both conditions, and he evolved the following plan. The opinion contained 7000 words. He counted the first 500 of them and timed the judge's reading to a second, then he left the courtroom and walked to the office of the Associated Press. It required just eight minutes. He prepared a bulletin of the decision and, thrusting it into his pocket, returned to the courtroom. He then counted from the close of the opinion a sufficient number of words to occupy the judge exactly nine minutes, marked a certain word, and waited. When the judge uttered that word he left the courtroom, leaving behind an assistant to watch the reading, with instructions to telephone instantly if anything interrupted the judge or caused an unexpected delay. He returned to the office of the Associated Press, making the trip this time in seven minutes. He then stood by the telegraph operator with the bulletin in one hand, his watch in the other, and anxiously watching the telephone for a possible call from the courtroom.

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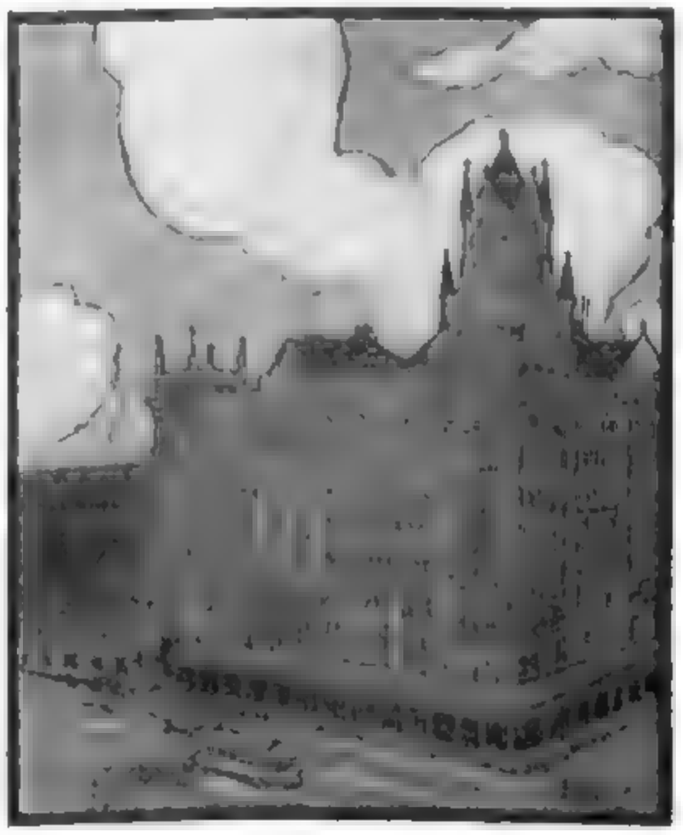
That Postal Deficit and How to Cure It—By Senator Thomas H. Carter



IN HIS last annual message to Congress, President Taft directed attention to the deficit of $17,500,000 arising from the operations of the Post-Office Department for the fiscal year ending June 30, 1909. In that connection the President made a suggestion reading as follows. "A great saving might be made, amounting to much more than half of the loss, by imposing upon magazines and periodicals a higher rate of postage. They are much heavier than newspapers and contain a much higher proportion of advertising to reading matter, and the average distance of their transportation is three and one-half times as great." With this statement the whole subject was referred to Congress for consideration.

The message, taken in connection with certain figures set forth in the report of the Postmaster-General, not only has excited widespread interest, but has caused much alarm among publishers and the reading public. In many quarters the President has been vigorously assailed, and from the nature of the comments made it is quite obvious that his relations to the subject and his duty in the premises are not correctly understood. It is the plain duty of the President under the Constitution to advise Congress of the state of the Union, and he certainly could not have been held blameless had he failed to call the attention of the law-making body to the very large deficit in the postal revenues for the preceding fiscal year. The deficit was too large to be overlooked; it could not be ignored, and the President naturally referred to it on the basis of the data supplied by the Department directly concerned. The annual message not only presented a subject requiring the thoughtful consideration of Congress, but also aroused an interest in postal matters which insures a public demand for adequate remedial legislation.

Decades of Guesswork

A CRITICAL examination of the facts will show that piecemeal or temporizing measures will not suffice to cure the defects responsible for the deficit, which is of annual occurrence in varying amounts. A deficit in the postal revenues has come to be regarded as a matter of course, and superficial opinions as to the cause are numberless. Some years ago an insistent demand was made for one-cent letter postage, but this demand was silenced by the alleged necessity for an increase of postage on second-class mail matter to make up a shortage of postal revenue.

The unusual increase of expenditures incident to the extension of rural free delivery so unbalanced the relation between postal receipts and expenditures that Congress soon felt impelled to inquire into the situation, and for that purpose a Joint Commission composed of three members of the Senate and three members of the House of Representatives was created in 1906. On that Commission the Senate was represented by Messrs. Penrose, Carter and Clay, and the House of Representatives by Messrs. Overstreet, Gardner, of New Jersey, and Moon, of Tennessee.

The Commission was specially directed to make inquiry regarding the second class of mail matter, because of a statement made several years before by Postmaster-General Smith, and often repeated by his successors, that it cost the Government seven cents per pound to handle second-class mail matter, thus entailing a loss of six cents on every pound handled. Immediately after its organization the Commission made public announcement of the scope of its authority and the lines upon which the examination would be conducted. The laws were compiled and analyzed, and every fact and figure obtainable was marshaled for consideration. In addition, public hearings were held, at which all officers of the Post-Office Department having special knowledge of the subject and representatives of the publishers of the country were heard at length, both in New York and Washington. Defects in the laws were discovered, extraordinary discrepancies in the rates charged for the same or similar service were disclosed, and the difficulties of administration were ascertained; but the Commission utterly failed to find any basis upon which to determine with even approximate accuracy the cost of carrying second-class mail matter.

No one in the Post-Office Department was able to define the premises from which Postmaster-General Smith deduced his announced conclusion that the cost was seven cents per pound, and Mr. Smith, who was then living, excused himself from appearing before the Commission on the ground of his inability to remember the basis upon which he had figured. The arbitrary figure announced by Postmaster-General Smith seems to have been accepted by his successors without question until it became a stereotyped, traditional Departmental statement of cost. Upon close examination Mr. Madden, the Third Assistant Postmaster-General, finally said that four cents per pound would probably be a fair rate for second-class matter. But it was apparent that this figure was the result of a guess rather than a calculation, and yet neither the books nor the officers of the Department could shed any better light on the subject than the guess Mr. Madden supplied. Postmaster-General Cortelyou frankly said that he had refrained from making any recommendation regarding the rate of postage on second-class matter because the statistics of the Department were of such an unsatisfactory character that he was unable to determine the cost of handling that class. The publishers advanced various views as to the cost and presented a variety of arguments against any increase of the existing rate. The failure of the Department to make out a case against the second-class rate was emphasized by the tendency of the testimony of the publishers to show that first-class mail matter was so largely increased by the distribution of second-class matter that postal receipts would diminish far more rapidly than expenditures through any reduction in the volume of printed matter containing advertisements.

The Commission found that within a defined radius second-class matter in packages consigned to a single address can be transported with profit at one cent a pound, and that the transportation and handling of the same matter by single copies costs more than a cent; but there were no data upon which to determine the correct proportions of profit to loss on the respective lines of service.

Recommendations were made looking to betterment of the service, reduction of railway mail pay, correction of classifications, uniform charges for similar service, new mail weighing and counting, and a tentative adjustment of rates; but on the main question at issue the Commission unanimously agreed that a definite basis for just rates could not be ascertained until the whole postal establishment was placed on a more efficient and businesslike footing. It was believed that while the weighing, counting and mileage record recommended would furnish some evidence of cost, that process alone would not furnish a reliable basis for computation, because an analysis of all operating expenses and their proper assignment to the various classes of service rendered was obviously necessary to enable either the Commission or the Department to reach a proper conclusion as to the cost of handling second-class mail matter or the performance of any other postal service. No such analysis had ever been made or attempted by the Department. Indeed, it seemed that the separation of operating expenses was not possible with the Department system of accounting and bookkeeping. The Commission concluded its report as follows:

This Commission is in accord with the views of the Postmaster-General that the whole business system of the postal service should be examined and overhauled by a set of expert accountants and statisticians to be secured from the ranks of those professions outside the Department. Such statisticians and accountants should have the same liberty to inquire into, analyze and overhaul the methods of the Department that would be given to them if they were employed to reorganize the business system of a private enterprise. Their conclusions and recommendations should be submitted to Congress with a view to such a reorganization as would put the service upon a basis as complete and efficient as would be demanded for a private business organization of equal magnitude.

Congress Asked to Clean House

IT IS quite evident to this Commission that with the force at its command the Post-Office Department can never accomplish this purpose. The best statistical talent it possesses, which is quite sufficient for the routine work which the organization of the service now requires, is composed of persons who have risen by merit from ordinary clerkships to positions paying in general not more than $1600 or $1800 a year. It is too much to ask that the persons receiving this compensation should, in addition to their regular and ordinary duties, be able to take that broad and thorough survey of the whole service from the standpoint at once of the experienced traffic manager and the railway economist that is necessary for the reorganization of this Department.

It is believed, too, that this examination can best be made through the agency of Congress. The officers of the service are their agents, and, as this Commission believes, they are trustworthy agents. But when the system under which those agents act, which is itself largely the work of Congress, is found wholly insufficient to inform them what part of the business is unprofitable and carried on at a loss, and what part of the business is conducted at a profit, and to what the deficiency which Congress every year have to make up out of revenues from wholly different sources is properly to be ascribed, then it is peculiarly the duty of Congress to obtain for their own purposes, and by means wholly adequate to the end, the information necessary for the reorganization of a system which they themselves have created.

The Commission realizes that this is a task of great magnitude, but it must not be forgotten that great interests are at stake. It involves, first of all, the expenditure every year of $175,000,000 of the people's money. It will shortly involve even more than that, for at the rate at which the postal service is growing it will not be

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THE HOUSE OF MYSTERY

By WILL IRWIN

ILLUSTRATED BY F. C. YOHN

XI

"YOU'VE got to do it!" said Rosalie Le Grange—"no half-way business. I could show better reasons than I'm tellin'."

Blake paused in his slow walk beside her.

"What reasons?" he asked.

"Now listen to the man!" exclaimed Rosalie. "And ain't it man for you! Right off, first meetin', I told you enough to put me in jail, and now you won't trust me!"

Blake seemed to see the logic in that.

"I have cause to trust you," he said, "and I hope you don't think that I am afraid of the personal danger. It's just that you're asking me to do something which—well, which people like me don't do."

"So anxious to be a gentleman that you forgit to be a man!" remarked Rosalie with asperity. "Now, you listen to me. I've told you that she's held two materializin' séances for Robert H. Norcross, haven't I? I've told you it is crooked materialization—even if there was such a thing as real cabinet spooks, which there ain't—because I found the ceiling trap an' the apparatus long ago. And if Mrs. Markham is playin' fake materializin', with old Norcross as a dope, what does it come to? Obtaining money, an' big money, under false pretenses! That's enough to put her behind the bars. So what risk do you take even if you are caught? She'll be more anxious than you to keep it away from the papers and the police. And Norcross! He'll break his collarbone to shut it up!"

Half persuaded, he clutched at his sense of honor.

"But it's a sneaking trick—Annette would call it that."

"Yes, an' ain't it a sneakin' trick to hire a housekeeper to be a spy?" Rosalie hurled back. "Seems to me you draw a fine line between doin' your own dirty work an' havin' it done!"

At this plain statement of the case Blake smiled for the first time that morning.

"I suppose you're right," he said. "A good officer never sends a man where he wouldn't go himself. I'm rather sorry I started now."

The dominant thought in all the complex machinery of Rosalie's mind was: "And you'll be sorrier before this night's over, boy." But her voice said:

"I knew you'd see it that way. Now listen and git this carefully. You're to wear a big ulster, an old hat and soft-soled shoes—don't forgit that. You're to come to the back door at a quarter to nine—exactly. Us servants receive our callers at the back door. Norcross will be in the parlor at half-past, Annette will be in her room, the other help will be out, Ellen and all. Mrs. Markham takes no chances—not even with that fool girl—when she's got Norcross. She's given Ellen theater tickets! That's how careful she is about little things. You can see how clear the coast will be. I'm goin' to bring you straight to my room like a visitor. You walk soft."

"But how about that electric bell?" he asked.

"I disconnected it this morning at the trap with my manicure scissors an' a hairpin," replied Rosalie triumphantly.

So, at twenty minutes to nine, Doctor Blake, feeling himself to be a cross between a detective and a burglar, stole through the alley that backed the Markham residence, crossed the area, knocked softly at the kitchen door. It opened cautiously and then suddenly, to show the kitchen, lighted with one dim lamp, and the ample form of Rosalie. With a finger on her lips she closed the door behind him. His heart beat fast, less with a sense of impending adventure than with the thought, which struck him as he mounted the servants' staircase, that he was divided but by thin walls from the object of all these strivings and diplomacies—that for the second time in his life he was under her home roof with Annette. It was a firm old house. Their footsteps made not the slightest creak on the thick-carpeted stairs. At the door of her room Rosalie stopped and put her mouth to his ear.

"Step careful inside," she said. "My floor is bare." He stood now in the neat, low-ceiled housekeeper's parlor. Rosalie turned up the gas and indicated by a gesture that he was to stand still. Elaborately she closed the registers, plugged the keyhole with her key, and set two chairs beside him.

"Now, sit down," she whispered. "They can't hear us talkin', though we'd better whisper for safety, but two sets of footsteps might sound suspicious. The halls are carpeted like a padded cell, which ought to have put me wise in the beginning."

"Are you sure Annette's abed?" he asked anxiously.

Rosalie threw him a swift glance, as of suspicion.

"Sure," she said—"saw her go. Now, before I let you out I want to git one promise from you. Whatever

"For Two Years You're Just Going to Play!"

happens, you leave this house quiet, as quiet as you can. You've got me to guard in this as well as yourself—you can't leave me alone with trouble."

"I'll promise that," he said. "Won't you tell me what I'm going to see?"

Rosalie, under pretense of consulting her watch, looked away.

"You'll know in ten minutes," she said. "Now, don't bother me with any questions. I've got directions for you. You're coming with me to the floor below. I'll let you into a hall closet. It was built into a—into a room, and the back of it is only wood. There's an old gas connection, which they papered over, through that wood. Yesterday I punched through the paper and hung a picture over the hole. This afternoon I took that picture down. Tomorrow morning the picture goes back. But now there's a peephole into the room."

Doctor Blake bristled

"Peep through a hole!" he said.

"Now, ain't that just like a fashionable bringin' up!" said Rosalie, almost raising her voice. "Things a gentleman can do an' things he can't do! You're tryin' to bust a crook, an' you remember what your French nurse told you about the etiquette of keyholes!"

"You're my master at argument, Madame Le Grange," responded Blake. "Go ahead."

"And you promise to leave quiet?"

"I promise."

"There's one place I can trust your bringin' up, I guess. When you're inside feel about till you find a hassock. Stand on it; 'twill bring your eyes up to the hole. Stay there until I knock for you to come out. Let's be goin'."

"But what am I to do? Why am I here if I am to do nothing?"

"You're to look an' see an' remember what you see—that's all for tonight."

At the door she looked him full in the eyes again:

"Remember, you've promised."

"I remember."

The dim light of a low gasjet illuminated the upper hall. From below came the faintest murmur of voices. Rosalie led to the hall of the second floor, turned toward the back of the house, opened a door and motioned. He stepped inside; the door closed without noise. He was in black darkness.

His foot found the hassock; he mounted it and adjusted his eye. He was looking into some kind of a living-room or boudoir. On the extreme left of his range of vision he could see a set of dark portières; directly before him was a foolish little white desk, over which burned a gasjet, turned low. That apparently was the only illumination in the room. For the rest he could only see a wall decorated with the tiny frivolities of a boudoir, two chairs, a sewing-table. He watched until—his eyes grown accustomed to the dim light—he discerned every detail. From far below he heard the subdued hum of a conversation, and made out at length, in the rise and fall of voices, that a man and a woman were speaking. Then even that sound ceased; over the house lay a silence so heavy that he feared his own breathing.

Gradually he was aware that some one was playing a piano. It began so gently that he doubted at first whether it was not a far echo from one of the houses to right or left. But it increased in volume until he located it definitely in the rooms below. The air, unrecognized at first, called up a memory of old-fashioned parlors and of his grandmother. He found himself struggling for words to fit the tune; and suddenly they sprang into his mind—"Wild roamed an Indian maid, bright Alfaretta." Thrice over the unseen musician played the air, let it die with a last lingering chord.

Suddenly his heart gave a great leap. For the first time, something was happening in the room before him. It came first as a slight, padded thump, like bare feet striking the floor. He saw that the portières to the left of his range of vision were undulating. They parted—and a pillar of white stood for a moment before them. The thing resolved itself into a human figure, swathed, draped in white, the face concealed by a white veil that fell straight from the head. Now the white figure, with a noiseless, gliding motion, was crossing the room toward the white desk. It stopped, lifted a hand which crept toward the gaslight. With this motion the veil fell away from the face. The gaslight shone upon it; he could see it in profile. It was Annette.

In the space of his long gasp her hand touched the gasjet. The light went out; the room faded into darkness.

And the vision which stood out from the black background made him sway and clutch at the garments in the closet. For her robes radiated dull light, like a coal seen behind ashes. It was as though she were about to burst into flame. On her head gleamed a dull star; from it the radiance of her robe fell away toward her feet in lesser light, like the streaming tail of a comet. All emotions of despair, disillusion, rage, were extinguished for a moment within him by an emotion of supernatural awe which sent the tremors running from his face to his spine and his spine to his feet. She stood a perfect phantom of the night, like Annette called back from the dead.

The pillar of dull light was moving now. She had stooped; he heard a faint creak, he imagined that he felt new air. Suddenly, too, a voice that had been droning far away became audible. And now the pillar of light was sinking, sinking through the floor. The feet were gone, the torso; the star of light was level with the floor, was gone. He was looking into darkness.

Mrs. Markham's controlled, vibrant voice rose clearly from below—he caught every word: "Come, Helen; be strong. He loves you. His love calls you!"

Silence for a quarter of a minute; then a swish as of garments agitated by some swift motion; then Annette's well-remembered contralto voice of a boy—Annette's voice, which had spoken such things to him ——

"*Robert, dearest, I have come again. Robert, I keep for you, out here, the little ring. Robert, we will be happy!*"

And the voice of a man, sobbing and breaking between the exclamatives:

"My little Lallie—dear Helen—how long I've waited, sweetheart! How many years!"

And the voice of Annette:

"*Only a few more years to wait, dearest. And now that you have faith I can come to you sometimes. But, oh, dearest, I foresee a danger—a great danger!*"

. . . . . .

Ten minutes later Rosalie tiptoed from that nook beside the library, from which she had observed the séance to the last detail of method, and made her way to the closet wherein she had shut Doctor Blake. She opened the door with all precaution, fumbled, found nothing, whispered. No one answered. At last she stepped within, plugged the keyhole with her key and lit a match.

The closet was empty.

Rosalie crept upstairs to her own room. As she lit the gas she was crying softly and—as of old a habit under emotional stress—talking to herself under her breath.

"I had to do it," she whispered. "He'd believe nothin' but his eyes!"

She sat down then and surveyed her belongings.

"The job's over. What whelps it makes people—just to touch this business!"

XII

BLAKE rose from a night of protracted, dull suffering, of quick rages, of hideous, unrelieved despairs. When the day came and the city roared about him again, the habits of life reasserted themselves. He rose, dressed, sent for coffee, gained the pathetic victory of swallowing

it. His face, seared by all the inner fires of that night, settled now to a look of steel resolution. He rose and wrote this note:

My dear Madame Le Grange:

I understand perfectly your motive in asking me to invade a private house and peep through a keyhole. It was the only thing that would have disillusioned me. Had you told me this I would not have believed you. Though it was harsh treatment, I thank you. I enclose a check for a hundred dollars, payment two weeks in advance for your services, which I shall need no longer. You did your job well. You will understand, I think, that I do not reflect on you when I ask you never to see me again. You would recall something that I shall try for the rest of my life to forget. I wish you well. WALTER H. BLAKE.

P. S. Do as you please about this—but I should prefer you to give Mrs. Markham the customary notice.

As he sealed the letter and put on his hat that he might go to post it with his own hands, he had the look of a man who has settled everything, and for life. But the clanging lid of the letter-box had no sooner closed than the look of resolution began to leave his face. For two hours he paced the streets of Manhattan. He found himself at length apostrophizing a brick wall: "Who could believe it?" And again, to a lamppost: "I can't believe it!" And again: "She made her!" He wheeled on this, turned into a drugstore, shut himself into the telephone booth and called up the Markham house.

After an eternal minute he was answered in Annette's own deep, thrilling contralto:

"Hello!"

He paused, controlled himself, and plunged in:

"Miss Markham, this is Doctor Blake. Please don't go away from the telephone. You owe it to me to listen——"

"I shall listen."

"Very well. You will remember that I have respected your wishes about keeping away from you. I do not want to make you any trouble. But something has happened in which you are concerned, and which makes it imperative that I should speak to you face to face for five minutes."

"Something important?" He heard her voice tremble. He remembered that humiliated lovers had been known to shoot women. He had raised his voice; perhaps, what with her bad conscience, she was thinking of that.

"Understand me," he added, speaking lower, "I shall be kind. I shall do nothing violent nor disagreeable. I want five minutes—at your house, in the Park, anywhere. Though I should prefer to see you alone, I should consent to the presence of your aunt. But you must see me——"

"I must see you?" she repeated, musingly he thought. "Aunt Paula is away——"

"Could you come at once to the Eighty-sixth Street entrance of the Park?"

A pause, then:

"I will come," she said.

"Good-by—at once," he answered, and hung up the telephone without further word. Outside he hurled himself into a taxicab. Spurred on by an offer of an extra dollar for speed, the chauffeur raced north.

Annette was sitting on a bench by the Park gate. Not until he had paid and dismissed the chauffeur did she look up. She wore a smile, which faded as she caught his expression. With its fading came the old, worn look; he had never, even at that first meeting on the train, seen it more pronounced. A flood of perverse tenderness came over him; he found himself steeling his heart. And so, it was Annette who spoke first:

"What is the matter? Oh, what has happened?"

He stood towering over her.

"Miss Markham, I came to ask a question. Do not be afraid to tell me the truth. What did you do last night?"

"What did I do last night?" she repeated. "Why do you ask?"

"Answer, please. Where were you last night? What did you do?"

"Why do you ask that?"

"It will be better, I assure you," he replied, "if you do not act with me."

"You have never seemed harsh before——"

"Will you answer me?"

A blush ran over her exquisite whiteness.

"I have to remember," she said, "that, perhaps, I once gave you the right to ask such things of me. Last night I went to bed just after dinner."

"Exactly when?"

"A little after eight. I have been tired lately. Aunt Paula saw that I went to sleep."

"Is that all?" sharply.

"Why, yes. I slept heavily. The old sleep. The one that leaves me tired."

"You did not get up——"

"I Command You. I am Walter, and You Must Obey Me"

"I am beginning to question your right to——"

"But answer me. Did you wake?"

"No. I slept until seven this morning. Walter, Walter"—she had never used his Christian name before and at the moment it struck him only as one of her Circe arts—"you are cruel! What do you mean by this? Why do you trouble me so?"

Now that she had lied in his face, he felt the blood surging scarlet behind his eyes. It came to him that, if he remained a moment longer, he should lose all control. Without another word, without a backward look, he turned and walked away.

"Walter!" she called after him, and again: "Walter! Don't go!"

But he was running, top speed, down the footpath.

When he stopped, from growing weariness of soul as much as from physical exhaustion, he was on a cross street leading into Sixth Avenue. The tinsel front of a saloon rose before him. He tore through the swinging doors, ordered a drink of whisky and then another. It might have been so much water, for all it either fed or quenched the fire within him. With some instinct to go back to his own private hole of misery, he took a street car. But he found it impossible to sit still. He got down after three blocks, found another saloon, took another drink. This, too, evaporated in the feverish heat engendered by his sleepless night. But it did afford an idea, a plan. He would get drunk—for the first time in his life—get drunk! When he recovered from that, time would have dimmed the misery a little; he would be able to endure. Just now he must get drunk or die.

Alone and in broad daylight he tried it. From the corner saloons of the upper West Side to the dives of the Bowery he poured in whisky and yet more whisky. Nothing happened—positively nothing. The fire within burned as fiercely as ever, the misery beat as keenly against his temples. He tried his voice; he was speaking clearly. He ran once down the open asphalt of a waterfront street; all his muscular control remained. The most that liquor did was to spread a slight mist over his senses so that he seemed to be seeing through a veil, hearing through a partition.

On the approach of night the effect struck him all at once. It came in a wave of drowsiness, a delicious sense that his trouble, still there, weighed lightly upon him, did not matter. He was sitting in Madison Square when he realized this effect. He could sleep now. He turned toward the club, walking on the rosy airs of reaction.

As he approached the club door he was aware that a woman had disengaged herself from the crowd across the street, was hurrying toward him. At that moment a hallboy dived from the entrance, grabbed his arm urgently but respectfully.

"That woman's been asking for you since four. When we chased her away she laid for you. If you want to get inside——"

"Young man," said the voice of Rosalie Le Grange across his shoulder—"Young man, Doctor Blake wants to see me as much as I want to see him, an' more. Now you jest leave go of him, and you, Doctor Blake, come right along with me, or I'll make a scene and scandal right here in front of the club——"

The hallboy, with the exaggerated desire to avoid scandal which marks the perfect club servant, fell away. As for Doctor Blake, this seemed the line of least resistance. Life and death, misery and happiness—all looked equally dim and rosy.

Madame Le Grange said nothing until they were three doors away. Under the marquee of a restaurant she stopped, and whirled Blake, whom she still held by an arm, inside.

"You've been drinkin'," she said. "Now don't talk back. The question in my mind is whether you're clear enough in your head to understand what I've got to say, because it's something you want to hear straight and quick. See that table over in the corner? Let's see you walk to it and take off your hat and pull out a chair for me an' tell the waiter we won't eat till the rest of our party comes. If you can do that you can listen to me."

Blake, feeling that some one else was going through these motions, obeyed.

"Legs are straight," commented Rosalie Le Grange, as she settled herself and picked at her glove buttons. "How's your head? Are you takin' in what I tell you?"

"Yes. Why won't you leave me alone?"

"Tongue's pretty straight, too. Can't have much in you, though you do look like the last whisper of a misspent life. Well, men can't cry just when they want to, though a woman knows they cry oftener than any man ever sees. You have to take it out in booze."

Blake heard his own voice, far away, saying:

"What did you come for?"

"You'll know soon enough. If I didn't have the patience of an angel I'd never have waited. Gee, those gentlemen's clubs is exclusive! Now, I want you to remember you're drunk, and keep quiet and not hurry me. I've got things to tell you. Miss Markham came in from a walk——"

Doctor Blake saw his own hand lift in a gesture of repulsion, heard his own voice say:

"I don't want to hear about her."

"Will you kindly remember," said Rosalie Le Grange, "that you're supposed to be drunk? She came in from a walk this morning about half-past ten, in a worse state than I ever saw her. I didn't much care, the way I felt about her then—you know. Now, let me go my own way. Mrs. Markham was shut in her room all the morning. I was busy packing—I was getting ready to send in my notice, but I didn't, thank our stars—an' I didn't run into her but once or twice. She was movin' about the house and her face was like death.

"Just before lunch I came down to the library, lookin' for a sewin' basket. Mrs. Markham was at the table, writin' a note. In meanders Annette Markham an' begins to pull out the books in the library, listless. She'd open one, flip the pages, put it back and open another. She kept that up quite some time. I wasn't noticing special until she took out three or four together, reached into the space they left and pulled out a sizeable gray book that had fallen down behind the stock—or been put there!

"Mrs. Markham had just looked up, and I saw her git stiff. She spoke quick—'Annette!'—jest like that and sharp, you know. Annette looked at her. Mrs. Markham reached over and took the book away. The girl never looked down at it again, I can swear to that. She was starin' straight at her aunt. Mrs. Markham dropped the book on the table, but she put her elbows on it, and said: 'I'd been hunting everywhere for that; I'm glad you found it.' Annette never said a word, never tried to get the book back; she jest went on rummaging.

"Well, one thing was clear. Mrs. Markham didn't want her to git as much as a sight of that book. Why? It was about the funniest little thing I'd seen in that house. Better believe I found business in the front parlor, where I could keep my eyes on 'em. After a minute or two Annette walked out, listless as ever. Soon as her back was turned Mrs. Markham went to the desk an' locked the book in the top drawer.

"It was an hour before the coast was clear for me to git into the parlor and open that lock with a skeleton key an' a hairpin. An' when I seen the title of that book—well, it got as clear——"

Blake saw, through the veil above his sight, that Rosalie's face had broken out dimples and sparkles as a yacht breaks out flags. It irritated him remotely.

"What has that to do with the case?" he asked; and then, weakly: "I don't want to hear about it."

"If I was to tell you," persisted Rosalie, rolling the sweets of revelation under her tongue, "that jest the title

of the book in the secretary showed your girl was all right and you and I was fools, what would you say?"

The veil lifted from Blake. It was he himself who had risen from his chair, was leaning over the table, was asking:

"What do you mean? Tell me—what do you mean?"

Rosalie herself rose, leaned over to meet him, and whispered four words in his ear.

"See?" she added aloud. "See?"

Blake fell back into his chair with a thump.

"I, a doctor and a man of science—and I never thought once of that! What a damned fool I was!"

"We was," amended Rosalie Le Grange.

XIII

IT SEEMED to Blake, waiting in Rosalie's sitting-room for a quarter of nine, that this silent house of mystery vibrated suppressed excitement. He sat with his hands clenched, his body leaning forward, in the attitude of one waiting the signal to strike. Rosalie, sitting opposite him, sent over a smile of reassurance now and then, but neither spoke.

There was no need of words. They had talked out the smallest detail of Rosalie's plot, even to mapping the location of the furniture. Inch by inch, objection after objection, she had conquered his cautions and scruples; had persuaded him that the dramatic method was the best method. When Blake entered the house nothing was left to chance except the question whether Norcross would miss his engagement to "sit" with Mrs. Markham. Rosalie settled that. From the front windows she had observed the green limousine automobile waiting by the curbing outside; through her open registers she had caught the murmur of conversation.

So even Rosalie, whose tongue ran by custom in greased grooves, found nothing to say until the little mantel clock tapped three times to announce a quarter to the hour. It brought Blake to his feet with such a jerk that Rosalie shook both her hands at him by way of caution. At the door she stopped a second and put her lips to his ear.

"I don't have to tell you to be brave, boy," she said. "But keep your head and don't git independent. You do what I say!"

She touched his side pocket, which bulged. "An' not too brash with that!" she added. "Revolvers is good for bluffs, but bad for real business!"

Blake nodded. And for the second time they crept down the silent, padded halls to those apartments above Mrs. Markham's alcove library. They approached, then, not the closet door, but the door leading to that boudoir that he had seen once before through Rosalie's hole in the wall-paper. Rosalie applied a key, turned it with infinite caution, opened the door, motioned him in. The room appeared as before. The light burned low over the white desk; the portières hung close. Rosalie pointed to the rounded, farther end of the room—the space where he had seen the ghostly thing, which was Annette, disappear through the floor. That floor space was bare; a rug, rolled up, rested against the farther wainscot. Blake took it in and smiled at Rosalie as though to say, "Everything is ready, I see!" Then, for a minute, they stood immobile, listening. A murmur of conversation came up from below, and in the room behind the portières some one was breathing lightly, regularly. Rosalie touched his arm and beckoned. Moving without sound they lifted the portières.

No light inside that room, except the low radiance from a prone figure by the outer wall. It seemed at first that this ghost of Annette lay suspended between heaven and earth. Blake's mind put down the awe that was stealing over his senses. His eyes sharpened until he could make out a few details.

At the right, dimly suggested, was a disordered bed. Annette lay on a couch. The robes swathed her from head to foot, but the veil over her face was parted as though to give her air. Her eyes were closed; her arms, with something strained in their attitude, lay along her side.

And now Rosalie had her lips at his ear.

"Quick!" she said.

Blake crept to Annette's side and spoke in a low tone.

"Annette, this is I—Walter, your lover. You belong to me. I revoke no other commands, but you are to listen to me also and do as I tell you. Answer me first. You have been commanded to rise when you hear music?"

As by the miracle of one speaking in normal tones out of sleep, Annette answered:

"Yes."

"Speak low. You have been commanded to enter the other room, then turn out the light, lift a trap, let down a rope ladder, descend it and say certain things?"

"Yes." The tone was less than a whisper.

"Have you been given anything special to say tonight—has anything been impressed upon you?"

"Yes."

"What is it?"

"After the rest I am to say: 'Robert, they tell me that the great danger is near. They give me a message I do not understand—" Declare that dividend tomorrow. You do not know the awful things that will come if you do not.""

Blake could hear Rosalie catch her breath at this. It came to him, also, that he had intervened at the very climax of Mrs. Markham's operation on Robert H. Norcross. But he went on firmly:

"Obey that. Do as you were told. But do something else. So that you will remember, I am going to whisper it in your ear."

Blake leaned over for a minute and whispered. Presently he raised himself a little, so that he bent over her face, and said in a low speaking voice:

Simply as a Child She Settled Her Face Into the Hollow of His Shoulder

"Do all that. I command you. I am Walter, and you must obey me. And remember, especially—when you have done it all, then wake—wake and do not be alarmed. Do you hear?"

"Yes."

"Will you obey?"

"Yes."

"You will not be frightened?"

"No."

Rosalie touched his arm. Blake, with one last look back, stepped outside and dropped the portières. Rosalie drew him into the hall, softly locked the door, beckoned him to follow to the head of the stairs. And hard upon this movement the piano downstairs began: "Wild roamed an Indian Maid, bright Alfaretta."

"Make no noise—and hurry!" whispered Rosalie. Down the stairs they went and stationed themselves by the hall door of the drawing-room. There it was pitch dark. Without risk of being seen, they could look along the dim reaches of Mrs. Markham's parlors. From a point above their heads a little, shaded cabinet lamp gave a fan of low light that shone full on the dark curtains of the alcove library. They could make out, by his white hair and collar, the back of a man, and a shadowy figure at the piano. Wild Roamed an Indian Maid was falling away to its dying chord. Silence settled again; the back of the old man swayed. Mrs. Markham spoke from the piano stool:

"I feel your influence, Helen. You are stronger every time, dear, because his love grows stronger. Come, dear—come!"

A pillar of light glowed against the cabinet curtains. Norcross rose; Blake could catch a suggestion of his face and collar against the dark draperies. There came the same exchange of love words, of pats, of caressing speeches that he had heard from the closet; even now, better understood as this thing was, the sound of them drew his finger-nails up into his palms.

Rosalie's touch brought him back to his sense of observation. Here, now, came the climax; here the moment upon which everything depended. The low, sweet contralto voice was saying:

"They tell me that the great danger is near. They give me a message which I do not quite understand. They say, 'Declare that dividend tomorrow. You cannot know what awful things will follow if you do not——'"

Rosalie's clutch tightened on Blake's arm. For the voice had ceased altogether. A silent moment; then they saw the pillar of light become a crumpled blotch on the floor, heard a sudden shuffle of feet, heard Annette's voice, loud, clear, distinct, crying:

"This is a lie! I am not Helen Whitton! I am Annette Markham. I am not a spirit! I am alive! You are being fooled—fooled!" There followed a jangle of piano keys, as though something had dropped upon them.

In that instant Rosalie Le Grange jerked the string of the cabinet light, throwing the shutter wide open. The details of that group by the curtain blazed into Blake's sight as he jumped forward—Annette, all in black, her white gauze robes a crumpled heap at her feet, swaying in the center of the floor; Norcross a huddle against the wall; Mrs. Markham, stiff as though frozen to stone, leaning against the piano. More light blazed on them; Blake knew that Rosalie, according to program, had lighted the gas. He reached the curtains an instant before Mrs. Markham, roused to sudden, catlike action, threw herself toward Annette. Blake came between; out of his pocket he whipped the revolver.

"I'm talking to you all!" he said. "You old fool over there, and you, you devil! I'll kill the first that moves!"

Now, Rosalie had slipped up beside Mrs. Markham, laid a hand on her shoulder.

"Don't make any fuss, my dear. I'm a medium myself an' I've been exposed four times. Take it from me, your play is to be a lady—and a sport."

Suddenly Mrs. Markham lifted herself from the piano keys and spoke:

"Annette, my dear, control yourself. Come to me, dear. My poor, insane niece, Mr. Norcross. I will explain these intruders later. Come to me, dear!" She had stepped toward Blake, who stood with his left arm about Annette. Blake felt Annette shrink away from him, felt her sway toward her aunt. He raised the revolver.

"Stay where you are!" he commanded. "Annette, listen to me. I control you now—I! Until I say otherwise keep your face on my shoulder. Do not look up. Keep your mind on what I am saying."

Annette's first movement away from him ceased. She gave a little inarticulate murmur of obedience. Simply as

(Continued on Page 60)

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Much Ado About Something

AT REGULAR intervals the American people work themselves into a fine frenzy about somebody or something. Every one grabs the nearest weapon and fires into the air, or takes a pot-shot at the first head that shows itself. The resultant noise is stunning, the smoke bewildering. Before it has blown away everybody gives three cheers, goes about his own particular little stunt of dollar-chasing, and straightway forgets what it was all about.

Just now you are gunning for the men who are responsible for the increased cost of living. A commission has been appointed to find out what every one with ordinary common-sense knows, but before it reports you will be all worked up over whether you will elect Congressmen who belong to the grand old party of Lincoln or the grand old party of Jefferson.

Why not, for a change, disregard the labels that the candidates wear and find out what is in their minds? Why not ask them just what they propose to do about the increased cost of living, and then, when you have elected them to office, *see that they do it?* Why wait for a new House, even? Start work on the material at hand. If you will concentrate your fire and write to your Senator and your Congressman as you would to your personal representatives in Washington; if you will make them realize that they must redeem every promise with a vote; if you will let them see that they are watched like paying tellers in a bank—for they are actually handling your money—your ballots will be bullets, not blanks. But until you get a conception of this Government as your intimate personal business, and of your Senators and Congressmen as your personal representatives, accountable to you, the cost of living in this country is going to keep on going up! UP! UP!

An increasingly large number of voters and Congressmen are beginning to grasp this idea of Government. We call them Insurgents or Independents. An Insurgent is simply a Congressman who has a constituency that thinks for itself and demands an accounting from its representatives. Even the bravest Insurgent is a little half-hearted as yet, a little afraid when Uncle Joe shakes an impressive forefinger at him and shouts that he can't belong to the Grand Old Party. That is simply because he is not quite sure of you—the man behind him. He is afraid you will wobble if you are told that you are not true to the G. O. P.

You will attach more and more importance to honest thinking and voting, and less to labels, as the cost of living goes up. But in proportion as the number of Insurgents increases the cost of living will decrease.

It is time to stop shooting in the air and to take aim. Rest your lungs and work with your brains in the coming campaign. Forget your Grand Old Party if it does not pay close attention to you, and give a little thought to your family and your country. Concentrate on your Congressman. Tell him what you want and make him tell you what he is going to do about it. If he straddles, vote for some one who has opinions that he is not afraid of. A man on the fence is looking for a chance to run, not to fight. This is a time for less politics and more patriotism. Right now there are measures of the greatest importance before Congress—measures affecting the railroads, the trusts and conservation—a bill providing for postal savings-banks, and the Carter bill, insuring a reorganization of the Postal Department on a business basis.

The whole truth of the matter is that, during the past twenty years, while you have been hurrahing for men and paying scant attention to measures, the cost of living has been receiving careful consideration. It has been attended to by an exceedingly able body of business men, whose sole concern has been to make it just as high as possible.

The price of what you eat, of what you wear, and the rent you pay are affected by almost every measure before the Common Council, the State Legislature and the Congress. If you are interested, impress your views on your public servants. The able business men just mentioned need no urging to state theirs. Abandon your impersonal attitude toward your Government. Every bill passed takes money out of your pocket or puts it there. Even the man who has no patriotism has a pocketbook.

Our Human Safety-Valves

WITH eloquence and conviction an able sporting contemporary pleads for the umpire. Not only is he ill paid, says this authority, but both players and public treat him like a dog. To whichever side he gives the decision, the other side heaps abuse upon his devoted head; whereas, for the good of the game, he should be invested with the highest dignity, honor and emolument.

That would be good for the umpire; but we don't know about its being good for the game. Here is the mighty Casey bursting with certainty that that last ball was a ball and not a strike, and that he isn't really out. Yet the umpire says he's out, consequently he is out, no matter how positive he may be that the umpire is mistaken. Under these excruciating circumstances, if Casey couldn't blackguard the umpire a while he would blow up.

Here is Perkins surcharged with assurance that his story is a capital one. But the editor refuses to print it, and no matter how mistaken Perkins may know the editor to be, he simply can't get around the decision. If he could not console himself by calling the editor a low, ignorant, mercenary ass, his health would suffer. Policemen are never popular, because when they say "G'wan" you have to go, in spite of your passionate conviction that they haven't any right to make you.

To keep the game going, somebody, of course, must be invested with power to say the decisive word. In view of the human sensibilities that he is bound to outrage thereby, it would be rather a pity if those against whom the decision runs were not privileged to vent their feelings. We hope to see the time when, through a more tender regard for the anguish of wounded vanity, a young lawyer will be permitted to lick the judge who overrules his pet point.

The Check and Balance Theory

THE Government's deficit for the current fiscal year will probably be seventy-three million dollars, says Secretary MacVeagh. It was well known when the appropriations were made that the Government would not have sufficient revenue to meet them. Yet they were made. Nobody in particular was charged with the duty of making income and outgo balance. "The absence of anything like a budget in our Government," adds the Secretary, "has undoubtedly led to a great deal of extravagant appropriation." How could it be otherwise, when responsibility for the fiscal program is divided up among the executive departments and the two Houses of Congress?

Carefully separating the powers of government according to the English model, so that each department would offset the others—what Hamilton called the "check and balance" system—was a prime object with the framers of the Constitution. But since then the English executive department has practically disappeared, becoming merged in the legislative, for the king is hardly more than a figure of speech used by the majority of the House of Commons in carrying on the Government. In the century before last a great many enlightened statesmen would have deemed such a condition highly perilous to liberty. But in practice the predominance of the legislative branch of the English Government has certainly not militated against liberty. On the contrary, it has given that Government an efficiency in various directions which ours lacks.

When any century imposes its political wisdom upon the next much inconvenience is bound to result.

Let the Goats Suffer

IT IS a trifle disconcerting, at this late day, to discover again the dummy director in the full flower of his uselessness—blushing with simple-minded embarrassment as he surveys the perfect fruits of his incompetence. We thought the heavy frosts of the life-insurance scandal had practically extinguished the species. But a recent fire-insurance case presents, in miniature, the salient features of that unhappy episode—a president who ran the concern to suit himself, made false statements and juggled the securities; also, the very respectable director who did not direct.

Of all forms of perfectly gratuitous folly this seems the least excusable—merely for the dubious pleasure of being known as the director of an important concern to take upon one's self, with the eyes shut, responsibility for the unknown acts of another man. How can farmers be blamed for buying gold bricks when men of long business experience will calmly elect themselves goats?

There is no excuse. The dummy director can justly claim no sympathy or indulgence. If he will be a goat, let him suffer the full penalty.

The Railroads Still Running

THAT the so-called Hepburn Act, giving the Interstate Commerce Commission supervisory power over railroad rates, would work great harm to the carriers was a fear eloquently expressed when President Roosevelt was insisting upon the passage of that measure through a reluctant Senate. How baseless that fear was appears from every railroad report that comes to hand. Since then, the earnings of the roads have been greater than ever before. Nor is it true that all the "interference" by state and Federal authorities in the last ten years has, in the mass, reduced rates. The average rate per ton per mile was higher in 1907 than in 1899 or 1900.

No harm to the roads is involved in President Taft's proposal to extend somewhat the Commission's power over rates. Each separate rate must be investigated before the Commission can act upon it; from each decision of the Commission appeal will lie to a United States Court. The roads make rates much faster than the Commission can investigate them. Even with the proposed United States Court of Commerce, devoting its time especially to appeals from the Commission, the process of adjudicating rates must be vastly in arrears of the process of making them. To legalize pooling, or uniform rate contracts, among the roads will relieve them of an inconvenience probably compensating whatever inconvenience may arise from the Commission's extended powers.

Some railroad men have learned not to cry before they are hurt, and are accepting the President's recommendations with the unruffled sobriety that they deserve.

Reciprocity and Greed

YOU may recall that reciprocity was going to be the great corrective of an excessively high tariff. That is, we would keep our tariff rates high, but whenever a foreign country granted us substantial trade favors we would grant that country lower duties. Mr. McKinley was a strong advocate of this policy.

So the Dingley act, passed in 1897, provided that the President, with the consent of the Senate, might negotiate reciprocal trade treaties, thereby reducing by twenty per cent the duties named in the bill as to the products of countries that granted us equivalent favors.

The Payne-Aldrich bill names duties which, on the whole, shut foreign manufacturers out of this market as effectually as the Dingley rates did. In the main, wherever a chink had appeared in the tariff wall—as in the importation of cheap foreign watches and German picture postcards—the new act stopped it up. And the new act does not provide that the duties named in it may be lowered by treaty. On the other hand, it provides that if a foreign country gives us less favorable treatment than it accords another nation, the duties named shall, as to that country, be increased by twenty-five per cent *ad valorem*.

After the Dingley act there was much hopeful talk about negotiating reciprocal treaties that would lower our duties by twenty per cent. But the Payne-Aldrich bill is followed by much talk of tariff wars that would raise our duties fifty per cent. This is where reciprocity, confronted by the organized greed of protected interests, finally gets off.

Incompetent Street Cleaning

HOW and when do they clean the streets in your city? Do they do it in the daytime, when sidewalks and crossings are thronged, and without having sprinkled the pavement before sweeping it—thereby generously scattering the dust upon the clothes and in the faces of passers-by?

That is the way they do it in a good many cities, so that walking to the leeward of a battery of sweepers is as agreeable and healthful as a trip through a sewer.

That method of street cleaning has been characterized by high medical authority as a crime.

It is found that street sweepers are unusually liable to consumption. Deaths among them from that cause decidedly exceed the general average. The reason, of course, is that they inhale the germ-laden dust of the streets. How much the general average of deaths from consumption is affected by the practice of sweeping street dust into the faces of passers-by no one can even guess.

Cities that pursue the tubercular method of street cleaning plead necessity. They know it is a wasteful and insanitary method; that much of the dust blows away, spreading disgust and disease. But they say they can't possibly get the money to do it properly—an example of that pathetic incompetence which sadly distinguishes American city government.

WHO'S WHO—AND WHY

Thirty-Six Feet of Democrats

EXTRA: David Rowland Francis, of St. Louis, has thirty-six sons! Wouldn't that cause you to throw up your hat and give three long Missouris? 'Rah-rah-rah! I should say it would. When it comes to sons nobody in this broad land has anything on the Governor. Good boy, Dave! When it comes—but—wait—wait a minute—that seems to be an amazing number of sons. I must consult my notes again. Let me see. Scribbled on the back of an envelope I find: "Francis—thirty-six sons." Regular, so far; but over here is another mark that looks like a word. What can it be? Oh, yes; it is "feet." That first statement is absurd. Hence:

CORRECTION: David Rowland Francis, of St. Louis, has not thirty-six sons. What was meant was: The sons of David Rowland Francis, of St. Louis, have thirty-six feet!

Of course that modifies the original statement some, but it still keeps the Governor in a class by himself, with enough sons to go around. A simple mathematical calculation will show that if his sons have thirty-six feet he has eighteen sons, figuring on the accepted basis of two feet to every son. Now, that's a family for you. Think of having eighteen lusty sons! Great, eh? Still, if you knew the Governor—but wait—be calm—there's another mix, as sure as you are alive.

Now, let us put the cold, clear light of reason on this. Reflecting earnestly, it all comes back. The Governor's sons have not thirty-six feet, nor is his son thirty-six feet tall. What a stupid reading of perfectly clear notes. Give heed:

THE FACT: David Rowland Francis, of St. Louis, has thirty-six feet of sons—six sons—six feet each—or thereabouts—all Democrats. There! I am glad that's over. Dear reader, you should not jump so quickly at conclusions. The virile verity is that a statesman who has provided this notable addition to the population of Missouri should have anything he wants at the hands, first, of the state, and second, of the Democratic party, for any man who can usher six sons past the voting age and keep them all in the party of their dad during the sad Democratic days that have prevailed during the last thirteen years, is somewhat of a party man.

The particular thing Mr. Francis wants at this time is the United States Senatorship from Missouri, to succeed Senator Warner. There has been talk, for months, that Governor Francis would be asked to make a contest for this toga in the primaries, and he has finally consented, and consenting, has placed his O. K. on the job in these burning words: "The position of United States Senator is a highly honorable and responsible one and worthy of any man's ambition." That being settled, all that is now necessary is for David R. to go out and tag the toga.

Political mutations in Missouri are various and sundry. Of late years the state hasn't seemed to have any fixed political habitat. It has squeaked in a couple of times for the Republican President, and now has a Republican Senator and Governor, notwithstanding the old theory that Missouri's Democracy is of the rockiest and ribbedest kind. The situation Governor Francis is now facing is the carrying of the primaries next November, which will indicate the choice of the Democrats for Senator, with the Republicans indicating their choice at the same time. Then, the party that gains the legislature is expected to register the will of the people by selecting as Senator the man whose political party won the majority in the primaries. Thus Governor Francis goes into battle not with a legislature that becomes merely a rubber stamp but with an entire proletariat which can stamp or not stamp, as it pleases.

All That is Now Necessary is for David R. to Go Out and Tag the Toga

Serious and Frivolous Facts About the Great and the Near Great

A Start in Business

IT IS always interesting to consider what might have happened if a man, who has been successful, had taken up some other line of work than the line he did take up. When Francis graduated from the Washington University in 1870, aged twenty, he wanted to be a lawyer. Also, he owed four hundred and fifty dollars. He went back home to Kentucky, where he was born, to see if he could raise the money for a professional course. While he was there a letter came from his uncle offering him seventy-five dollars a month as shipping clerk in the house of Shryock & Rowland, commission merchants. That was two dollars and a half a day and a chance to pay back the money he owed. He took it and paid the money back, putting his legal ambitions aside. He might have been a great lawyer. The result was that he became a great business man and went steadily forward to his present position—one of the most distinguished citizens of his city and his state.

There are few men better known in Missouri and, probably, not any Missourians better known outside. His business activities, his political honors and his work for the educational interests of his state have brought him in contact with all classes of citizens. He began in a commission house and, seven years later, had established his own business, which continues to the present day, and is a large operator in the wholesale grain trade. Six years after he had started for himself he was elected vice-president of the Merchants' Exchange, and next year, as the candidate of the young men, when he was thirty-three, he was made president. His public career began at this juncture

Francis had the interest of the public-spirited citizen in politics and worked in the precincts and at the polls. In 1885 the Democrats were deadlocked over three candidates for mayor of St. Louis. The convention balloted all night. Early in the morning they nominated Francis, who was not one of the men over whom the convention deadlocked, and he was elected. This was his first political office, although he had, in the previous summer, been a delegate to the convention that nominated Cleveland for President. For mayor, Francis had a plurality of twelve hundred, against a plurality of fourteen thousand for the Republican candidate for the same office four years before. He instituted various municipal reforms, gave the city a business administration and became known as an ardent, active, progressive young man.

He was elected Governor of Missouri in 1888, taking office on January 14, 1889. About the first thing that came to his attention was the lack of representation of Missouri in the celebration in New York of the centennial of the inauguration of the first President of the United States. He ordered out the militia, paid for special trains with a personal check for fourteen thousand dollars, made a creditable appearance in New York, and then put the matter up to the legislature for justification of his act and for reimbursement. The legislature refused to justify or reimburse, but, next day, took second thought of the matter, reconsidered and passed the bill.

Many important laws were passed in his Administration, but the act that gave him greatest credit was the law paying over to the state university the $600,000 refunded by the Federal Government for the direct tax. There were a dozen schemes for disposing of this money, but Francis got it for the university. He also had laws passed reorganizing the university and putting it on a business basis, and when the main buildings burned, in 1892, called a special session of the legislature and hurried through an appropriation for a quarter of a million for rebuilding

Francis was a close friend of Grover Cleveland and worked for his renomination and election in 1892. He served as Secretary of the Interior during the last year of Cleveland's second Administration. About the time he retired with Cleveland Francis made a speech in St. Louis concerning the proposed celebration of the Louisiana Purchase, and was made one of a committee of fifteen to select a committee of fifty to make preparations. Later he was made president of the exposition that was held in St. Louis in 1904, and was general genius and executive head of that great show.

These points but touch on the many activities of this father of thirty-six feet of Democratic sons. He has been ceaselessly identified with all the great public enterprises of the Mississippi Valley, has been delegate to all kinds of conventions and member of all kinds of commissions, has been active in the affairs of the Democratic party and in educational, charitable and reform work. He is a man of great energy, great capacity for work, of quick decision and sturdy physique, a good speaker and a most companionable and agreeable friend.

Now that he is out for the Senatorship it may be expected that he will show those Missourians in the way they demand to be shown. If he doesn't rattle that commonwealth into shouting activity before those primaries are held it will be because he has changed—and he hasn't.

The Governor is a live wire. I shouldn't wonder if he would organize the David R Francis Thirty-six-Foot Glee Club and take the boys out on the stump with him.

Eugene's Excuse

THOMAS NELSON PAGE tells of an office-boy named Eugene, and colored, whom he had when he practiced law in Richmond. The boy wasn't much of a help about the office, but, with proper persuasion, he could be induced to sweep out every morning. One day, however, he did not appear. Page went to the office, saw it was not swept and went out and walked around for an hour and came back. No boy had been there. He waited another hour and still no boy. He waited until three o'clock in the afternoon, and no boy; so, very angry, he decided to go out and interview the boy's father about it.

"That rascally boy of yours hasn't been at my office at all today," exploded Page.

"Sho'ly, Massa Tom," replied the father, "yoh-all ain' tellin' me dat boy Eugene hain't done bin dar yet?"

"I am telling you. He hasn't been there all day."

"Tha's ver' strange," commented the father; "but I reckon yoh-all hafter 'scuse him this mawnin'.

"Excuse him? Why?" roared Page.

"Well, Massa Tom, he's daid."

A Final Arrival

B. F. YOAKUM, of the Frisco Road, brought a number of Texas farmers to New York a time ago and showed them around.

One institution they visited was the National City Bank building, a most palatial banking structure.

As they were walking through the bank, looking at its splendors and being told of its vast resources, Sam Hampton, one of the farmers, grabbed a companion by the sleeve and whispered hoarsely: "Well, Jim, I reckon we're in with the Money Power now, all right."

The Hall of Fame

¶ Postmaster-General Hitchcock is one of Washington's most flutterous social butterflies, when he can get away from politics.

¶ Daniel Sully, the former cotton king, is taking steps to become cotton king again, through the medium of a new ginning machine he has in hand.

¶ F. Hopkinson Smith goes to Venice every September, and has for twenty-five years, and paints the Doge's Palace—that is, he doesn't exactly paint the palace, although he could, but paints pictures of it.

¶ Henry C. Emery, of the Tariff Board, was a professor of economics at Yale when he was appointed to the Board He garnered knowledge of economics at half a dozen universities, including Berlin, before he began to teach it.

¶ Henry Gassaway Davis, aged eighty-seven, candidate for Vice-President with Parker in 1904, and former United States Senator, is worth a few dozen millions, and always lives at Levi P. Morton's hotel in Washington, Mr. Morton being eighty-six himself, former Vice-President, and having a few scattering millions of his own. They both think five cents is enough for a shine.

The Ingenuity of Captain Spink

He Plays at Tag With the Japs—By Morley Roberts

ILLUSTRATED BY GUSTAVUS C. WIDNEY

SIX penn'orth of ease is worth a shilling or, on a stretch, half a dollar," said Spink; "but if you interfere with me much more, Ward, I shall arise in my might and lay you out cold and paralytic."

"Oh, have your own way!" said Ward. "But not that you can paralyze me with anything but your tongue."

The tramp steamer Swan of Avon was just entering the western channel of Korea Strait, and right ahead of her lay a thick fog that stood like a cliff. Ward, the chief officer, Day, the second officer, and Captain Harry Sharpness Spink—of Glo'ster—who commanded, were on the bridge together, while the Malay *serang* and some of the deckhands stood on number two hatch and stared eastward toward Japan. The setting sun gleamed like hot, polished copper over China, and its reflections lipped with blood and fire the diverging and transverse wave pattern made by the bluff entrance of the Swan.

"She's after us," said Spink.

"And will catch us, too," said Ward.

Along the wall of fog that hid Tsushima Island came a third-class Japanese cruiser with a bone in her teeth—that is to say, with a white bow wave that foamed and glittered in the sun.

"I'd stop and let her overhaul us," said Ward. "Why not?"

The Swan was bound for Vladivostok with coal, some oil on deck and a deal of dynamite and picric acid under the coal. Over all were a thousand bags of sugar shipped in Sourabaya. But from Sourabaya Spink had cleared for Wonsan on the north of Korea, as the war was in full swing. There was no particular need, as Ward and Day had argued all up the Celebes Sea, to fear a Japanese till they were north of Wonsan. But the little skipper scorned their arguments and the more sound they seemed the more he scoffed at them.

"I'd rather not be searched," said Spink; "and what's more, I don't mean to be. It's hard on my dignity as a British sailor to be asked questions, and to have my word doubted when I know I'm lying, by any Eastern son-of-a-gun."

So now he turned on Ward.

"Yes, you'd stop, but Captain Harry Sharpness Spink, of Glo'ster, ain't the one to do any such thing. I'm going into that fog, Ward, and shall rely on my luck and ingenuity."

"You haven't any real ingenuity," said Ward. And just then the cruiser fired a gun.

"That's 'heave to,'" said Day, who spoke for the first time.

"Would you do it, Day?" asked Spink.

"I would," said Day. "I don't rely on your luck a cent, and to run is to confess you've contraband on board. They'd be justified in taking us into Nagasaki on that alone."

For a moment the lucky and ingenious Spink really hesitated, but just then a portion of the wall of fog bulged out and hid the cruiser. And Ward, of course, said the wrong thing.

"I suppose your ingenuity made this fog, eh?"

"I'm goin' ahead," retorted Spink, "and I'll trouble you to be civil for once. I'll have my own way, if we're sunk; so there."

The fog looked almost as solid as a cliff as they ran for it. It was less than half a mile distant, and the Swan was doing, under pressure, something over nine knots. But again they saw the cruiser, which saw them also and fired a shot. They heard it scream overhead.

"Dip the Jack as a compliment," said Spink; and as Day went to do it the skipper called out:

"Dip nothing; here's the fog coming down, right on the charge."

And, indeed, it moved suddenly. The Swan's bows were in it while the sun still shone brightly upon her red funnel. The next minute they could hardly see their hands before their faces, and the quartermaster could not read the compass card till the binnacle lamp was lighted.

"I call this luck," said Spink, rubbing his hands.

"I thought you called it ingeniousness," said Ward.

This Scheme Only Made Day Wet and Cross, for the Fog Was as Thick There as Above

"Not the fog, but usin' it, is ingenious," replied Spink, "and you ought to be the last man to question my ingenuity, Ward. What about the Philadelphia girl I rescued you from? When I step into the breach to save you I don't turn as red as Bibby's house flag or as yellow as the funnel of an Elder Dempster boat. I'm equal to the circumstances, and any common, ordinary, measly circumstance knocks you endways. You know it."

"I don't," said Ward, who couldn't bear to hear about the Philadelphia girl.

"You do," said Spink. "But I'm lucky, courageous and full of ingenuity."

"You've no foresight or caution," said Ward.

"Caution never caught ducks," retorted Spink. "Let this fog last and we're hunky. What will that cruiser do?"

"Cut us off or run us down," said Ward sulkily.

"He'll reckon we'll alter our course," said Spink, "so alter nothing and keep the boilers busting. Let her scoot."

He went into the chart-house, lighted a Java cigar and sat smoking. Ward and Day stood together on the bridge.

"Was there ever such a bullheaded blighter as our own especial Spink?" asked Ward. "We'll be copped and taken into Nagasaki, and fed on a catty of rice a day."

"You're always thinking of grub," said Day, who had a very fair twist himself.

"All right; I'll get even with you for that," replied Ward.

"You do at meals," retorted Day brightly.

"You alligator," said Ward. "Hullo! what's that?"

Day heard nothing, but Spink heard Ward's exclamation and came on the bridge. He stood grasping the telegraph and they all listened, hearing nothing but the thump, thump of the Swan's engines.

"I hear nothing," said Spink.

"No more do I now," said Ward.

But fog is as deceitful as any girl, whether from Philadelphia or London Town, or as any big mate who courts one and has to be saved from her by an ingenious skipper. What one hears in a fog isn't evidence, or it is the kind of evidence listened to by a sad and unbelieving judge when an arson case is being tried or a case in a divorce court. A fog says too much or too little, and is as easy to cross-examine as it is to decipher Hittite inscriptions or Greek palimpsests by the light of Nature.

But presently Ward, who had flaps to his ears about the size of an engine-room ventilator, once more said he heard something.

"You ought to, with your hearing apparatus," said Spink. "I wonder you don't catch on to what they're sayin' on shore."

Ward was too anxious about the general situation to resent the insult or Day's chuckles, which lasted till Spink told him to go aloft to see if he could get above the fog. When he came back to say he couldn't the ingenious Spink had the accommodation ladder lowered till it nearly touched the water and instructed Day to go down and look under the fog. This scheme, which is often useful at sea and too little practiced, only made Day wet and cross, for the fog was as thick there as above. And just then Spink heard something himself.

"You're right, Ward; I believe it's that benighted cruiser."

And Ward, who seldom received praise, since he was fearfully chary of bestowing it, purred like a cat and looked, as seamen say, like a dog with two tails.

Just as there are areas of silence in a fog, so are there areas where no fog is. The Swan now hit upon one which was roughly triangular, with each side of the triangle about two cable-lengths long. She ran right out of the fog, as one may run into the calm center of a cyclone, and as she did so Ward and Spink saw the stern of a vessel disappearing on the other side.

"The devil!" said Spink. He rang the Swan down to half speed, so that her engines should make less noise, and altered her course forty-five degrees to starboard. When they were in the fog again he went full speed once more.

"On this course we shall soon be ashore," said Ward.

Spink requested with a great deal of ornament to be told something he didn't know. Ward, who could do as he was requested when he found something disagreeable to say, obliged him with a few oaths translated from the worst Spanish.

"That'll do you," said Spink; "if there are ears the size of yours aboard that cruiser they'll twig you. But, all the same, I believe we've bilked the blighter."

But he was wrong. Perhaps some one on board the cruiser had seen or heard the Swan, after all. For, inside of ten minutes they heard her again and presently saw a gray-black shadow on their port side. Much to Ward's astonishment Spink yanked the lanyard of the Swan's whistle and made it bellow as if with fear. And he rang her down to "Stop" and "Full speed astern." While he did so he used some of Ward's new expressions. He was never too old to learn.

"Now you're done," said the mate.

"It's Hard on My Dignity to Have My Word Doubted When I Know I'm Lying"

They were hailed in Japanese, and Ward, who was the linguist on board, said they were asking: "What ship's that?"

"Say we're—oh, the Annandale, from Fusan to Nagasaki, in ballast," said Spink.

"If that's your ingenuity say it yourself," replied Ward. "I'll take no hand in it."

Spink did say it himself. He also said things to Ward which are not fit for publication.

"My ingenuity has no limits," he declared. Then he asked the cruiser who she was.

"The Japanese cruiser Yakumo, and we'll send a boat to you," replied a voice from the cruiser in a decided Japanese accent.

"Where's your ingenuity now?" asked Ward bitterly. "Why didn't you pipe out Wonsan?"

"Cruiser ahoy!" said Spink, and he was answered with the orthodox "Hallo!"

"We've got smallpox on board, sir," said Spink.

They heard voices speaking. The officer who hailed them evidently translated smallpox into Japanese.

"Smallpox, did you say?" asked the officer.

"Yes, and two cases very bad," said Spink mournfully.

"If you're bound for Nagasaki why are you steering northeast?" asked the officer suspiciously

"We altered our course for another steamer which nearly ran us down just now," said Spink, "a steamer bound for the nor'ard. Didn't you hear us? It was a very narrow shave."

There was an air of simple truth about Spink, and, as Ward owned afterward, he almost swallowed what he heard, even to the smallpox.

"They believe you," said Ward; "they actually believe you!"

"Dry up!" said Spink. "You leather-lunged Mick, dry up!"

"Oh, all right," returned Ward; "we'll see about that later."

They heard the officers of the cruiser speaking through the fog. Its starboard side-light threw a sickly glare on the mist. And then suddenly the light disappeared.

Spink spoke through the engine-room speaking-tube and ordered the engineer to go ahead dead slow.

"We'll send a boat aboard of you," said the voice from the cruiser.

"Please let me have a little quinine and some salts," roared Spink; "if you will I shall be much obliged."

The voice that answered was lost in the fog. It was now as thick as a blanket. But Spink listened for the splash of the cruiser's boat in the water, and when he heard it he went half speed ahead and turned her to port under the cruiser's stern. Then he let her out full speed and, as he did so, heard dim exclamations from the lost warvessel.

"Now you've done it," said Ward. "If you'd said we were bound for Wonsan and showed 'em your papers we should have got off. If we're caught now your name's Dennis."

But Spink was joyous.

"Wonsan's thin enough and too thin," he said cheerfully. "I want no Jap blighter aboard me with his 'Hatches off, if you'll be so good to be so kind.' We'll lose 'em in this fog. I never thought to bless one before."

"Wait till you're out of it," said Ward, who saw a cruiser in every wreath of mist. But as a matter of luck Spink's luck served him. The cruiser had to pick up her boat again, and by that time the Swan was out of hearing and might have been at the bottom of the sea for all the Japanese knew. Spink steamed round in a half circle and then laid a course to clear Matsusaki, the northern point of the island of Tsushima, if he didn't knock a hole in it. He went north again an hour later.

"What did I tell you blighters about my ingenuity?" asked Spink, as he headed for Wonsan.

"Your luck, you mean," said Ward. "Is there another skipper in the British merchant service that has it?"

"There isn't, I own," said Spink, "but my saying smallpox very near bluffed 'em. I consider it highly ingenious."

"I don't. Do you, Day?" asked Ward.

"Certainly not," said Day; "far from it."

"You're a lot of measly, unappreciative swine," said Spink. "If I ain't ingenious I'm nothing. I'll show you I'm ingenious before I'm through with you. And I've got courage, too—heaps of it."

"Bullheadedness," sniffed Ward

"You were scared to death, Ward; but did my voice tremble when I lied? When you were lying to that Philadelphia girl a child could have spotted it."

"You don't know her as I did," said Ward weakly.

"I knew her better before I had her choked off, and I'll never help you with another unless you own I'm very ingenious," said Spink.

"I won't," said Ward.

"I'll make you before I'm through with you," said Spink firmly. "There's no one equal to me for running in a bluff on man, woman, girl or child. Is there, Day?"

"Heaps of them," said Day. "You ain't half the liar that Middleshaw, of the Peruvian, is. Oh, he's a dandy at it, a real dandy."

"Oh, very well," said Spink; "but I'll make you own I can lie equal to Middleshaw, or I'll bust. See if I don't. You're both ungracious swabs, and Ward's most ungrateful. Didn't Philadelphia ring with what I did for him, from the Reading Railroad Terminal to the Naval Asylum? But

"Capitan Sahib He Makee Play Pidgin for Japanese"

I'll take a snooze in the chart-house. Both of you are to keep a bright lookout till we're clear of this fog or it's daylight."

And in three minutes he was fast asleep. He looked like a hardy, innocent child, as indeed he was.

"Wonderful chap, the skipper!" said Day.

"Too bally wonderful! He must walk crooked. Why didn't he say straight out he was for Wonsan? Why shouldn't we take coal and sugar to Wonsan, I'd like to know? Let 'em come and search. They'll not find the dynamite," said Ward.

"It's the blighter's way. He can't let us off on a piece of acting," said Day. "He'll prove he's ingenious enough to get out of a trap if he has to make the trap to get into. But he's an amazing galoot."

"He is. I own it freely," said Ward. "But I'd not let him know I thought so for a tank full of dollars."

"Not for a round-bottomed chest of twenty-dollar pieces," said Day.

"Can we make Vladivostok?" asked Ward.

"He'll coax a Jap cruiser into towing us there," said Day. "We may lick him at scrappin', but for luck, lying and ingeniousness he lays us out cold and paralytic. Think of the time he tackled that girl of yours at Philadelphia."

"Oh, shut it!" said Ward.

"And that other woman at Boston."

"Oh, dry up!" said Ward.

"To say nothing of the others."

"Oh, give us a rest and don't make a song about my girls!" said Ward. "I'm in a cold sweat when I think of some of them. But I'll say this for Spink: He's a good sort. When I took that Cadiz girl from him he never bore malice."

"You—you ass," said Day scornfully.

"What d'ye mean?" asked the angry mate.

"Ain't you tumbled to the machine-made fact that he wanted to get shut of that woman? Oh, you are a blighter."

"I'm your superior officer and you're insubordinate," said Ward with as much dignity as he could call up, considering the conversation.

"So are you insubordinate to the skipper," said Day. "There never was such a ship as the Swan for insubordination, and it's all Spink's character that causes it. What can you do with a skipper who goes for you and gets knocked out?"

"But he always keeps up his end," said Ward, "so far as brains go."

"You and I haven't the brains of a duck compared to him," said Day. "That's where it is. He may be crazy and unlike any skipper that ever cursed a tramp or her owners, but he has brains and we haven't."

"Speak for yourself," said Ward.

"Blimy, I can speak for you, too."

"I consider 'blimy' a low word," said Ward.

"I'm a low person," said Day, "and the fact never feazed me. I'd be a duke if I could, but I can't."

One hour later the Swan emerged from the fog as suddenly as she had entered it, and so far as mere sight could tell there was nothing between them and Siberia. But Ward called Spink, and the skipper, who was always considerate, said he would take Ward's watch on deck, for the mate had been up since dawn.

"I'm a very wonderful man, Ward," said he.

"Yes?" said Ward, yawning. "Are you?"

He was too tired to contradict the skipper, and went below, leaving Spink to consider what a marvelous person he was.

"I've left that blighted Jap in the fog hunting for me," said Spink, "and I hope she'll go and butt Tsushima into the middle of next week. It'll be a deal handier there than in the middle of the fairway. But what shall I do if I'm pulled up again? I believe they're not half scared of smallpox, so next time I'll make it plague! Oh, I am a wonder."

About noon the next day they saw a steamer right ahead of them and made out that she was a tramp. Presently they were close alongside each other, and Ward said he knew her. She was the Queen Victoria.

"Her skipper's luckier even than you, Spink," said Ward. "She goes in and out of Port Arthur and Vladivostok as if she owned the high seas, and never gets held up."

Spink held a short conversation through a megaphone with the luckier skipper.

"Seen any Japs about?" he asked.

"There's one somewhere about Khalezov Island ahead of you," bellowed the other skipper. "But I'm that lucky I never run aboard 'em till I'm in ballast or with beans out of Wonsan, as I am now. Good luck to you."

"Humph," said Spink to Ward. "I scorn pure luck. Any fool can be lucky. You might be lucky, Ward."

"I am—to sail with you," said Ward, sniffing.

"You mean that for satire, don't you?" said Spink, "and for sarcasm. But I scorn it. When I get my brand of sarcasm to work you turn red and white."

"And when I get red," retorted Ward, "you turn off your sarcasm and bring out butter."

"Let it go at that," said Spink. "You can lick me with the gloves or without 'em, but my tongue is your master, Ward. You don't understand the pleasures of the intellect."

Ward owned sulkily that he didn't.

"It ain't a pleasure to you to read poetry or to see my quickness and ingenuity in peril," said Spink. "Now, suppose, as we pass this blighted Khalezov Island, I see a Jap cruiser lying doggo. What would you do?"

"Let him search me and chance it," said Ward. "You're for Wonsan and why not? as I keep on tellin' you."

"I'd rather he didn't," said Spink. "You never know what they'll think. If they see coal under sugar they may wonder what's under coal. I'd rather bluff them."

"With smallpox?" asked Ward.

"You talk as if I'd no resources, Ward," said Spink, "and you ought to know I'm full of 'em. Look here, get that Malay *serang* to do something for me."

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"What is it now?" asked Ward wearily. "More ingeniousness?"

"I want a corpse," said Spink thoughtfully.

"You want what?"

"Don't you understand English?" asked Spink. "I want a corpse."

"You want—oh, my! Here comes Day. I say, Day, he wants a corpse," said Ward

"Well, give it him," said Day; "I don't mind."

"I want the *serang* to make me one," said Spink.

"Out of a Chinaman?" asked Day casually.

"No, out of anything," said Spink. "How would you make one, Ward?"

"The nearest I ever came to it was with a belaying pin," said Ward; "but the bull-headed blighter got well."

"Don't you see I want a dummy, not a real one? You've got the native savvy of an epileptic chicken," said Spink.

"Oh, have I?" asked Ward. "Well, you and Day can fix your deader. It's my watch below."

Spink turned to Day.

"He's got a poor intellect, Day, so you and the *serang* fix me up a kind of dummy. Make it of a donkey's breakfast and a blanket and fix it up dandy, with a couple of fire-bars at its feet."

"What's the game?" asked Day.

"Aren't you more intelligent than Ward?" asked the skipper, "or are you an epileptic, too? Don't you see already there is a cruiser lyin' doggo behind Khalezov there, with her steam up, laying' for us? Can't you see her smoke over the point? Get me that corpse, or I'll log you for insubordination and refusin' duty."

So Day and the *serang* fixed up the dummy, while the Chinese deckhands looked on, wondering what it was all about.

"Tell 'em it's a Chinkee and one of them," said Spink, "and tell 'em to look sorrowful, or I'll come down and make 'em too muchee solly fairee."

So Day told them it was alla same one piecee dead Chinaman, and they looked solemn and considered the more.

"Up with the gaudy yellow and black," said Spink, and they hoisted the yellow and black that mean cholera and plague.

"And half-mast the glorious flag of England," said Spink. "Oh, ain't we gay?"

And coming past the point of Khalezov Island they saw a Jap cruiser there lying at anchor

Spink rang the Swan down to "Slow," and Day hoisted signal flags reading D N B C, which signal equals plague.

"Get the funeral ready," said Spink. "Be quick, but solemn all the same."

They saw a boat put off from the cruiser as Day, bareheaded, tipped the plank and launched a seaman's mattress, commonly known as a donkey's breakfast, into the sea Spink and Ward looked on and took their caps off, while the Chinamen, acting under orders from the *serang*, raised a melancholy howl.

"Make 'em howl again, *Serang*," said Spink

"*Aecha, Tuan*!" said the *serang* "Makee plopa numpa one bobbery. Capitan Sahib he makee play pidgin for dam Japanee."

Whereon the Chinkees moaned again in chorus, and Spink put on his cap He turned the telegraph to "Stop," and as the Swan's screw ceased to revolve the Japanese cruiser's boat came to within twenty fathoms and backed water.

"What's the mattah? You have plague, eh?" asked the bright little Jap lieutenant in the sternsheets.

"That's so—a Chinaman," said Spink.

"Where you from?"

"From Singapore."

"Where you bound for?"

"Wonsan," said Spink.

"What with?"

"Coal and some sugar," said Spink. "Could you come on board or would you like to look at my papers where you are?"

The lieutenant, who loved plague no better than any one else and had orders not to board this tramp if things seemed straight, said he would look at the papers where he was. He sheered in alongside, and Spink lowered him down a tin case and the official log carefully made fast to a piece of line.

"Don't drop 'em overboard," said Spink anxiously. A shipmaster's soul, if he has one or is allowed to mention it nowadays, is wrapped up in his papers. Without them he's no better than a pirate or a person wandering about the high seas with no visible means of subsistence.

"What you think, eh?" said the Jap as he undid the case and took out the precious documents. For the information of the unlearned in such matters it may be mentioned that they consisted of the ship's register, the articles, the victualing bill from Singapore, the manifest, the bills of lading, the charter party, the Suez Canal certificate, the latest lights bill, the load-line certificate, and, as Wonsan was in Korea, technically a Chinese port still, a consular manifest as well, all of which shows that it takes hard faking to pretend at sea to be anything but what you are.

The Japanese lieutenant went through them all as gingerly as if they were full of plague germs, and after returning them to their case he washed his hands over the side of the boat.

"All right, Captain," he said; "they all in order, very good. What weather you have in the Straits?"

"That foggy you could make bricks out of it, Lieutenant," answered Spink.

"You see Russians?"

"Never a sight of one. We spoke your cruiser Yakumo in the fog"

"I have brother in her," said the Jap. "Have you any more sick with plague?"

"Not yet," said Spink, who could never resist a joke, though his face was as solemn as an owl's; "but I think my mate's sickening for it."

Ward turned white at the very notion and, under cover of the rail, as he stood on the main deck, shook his fist at the skipper.

"Very good," said the Japanese. "I think we have more fog, eh?"

It certainly looked thickish to the north, and the sun, which had been bright, was a little paler already.

"It looks like it," said Spink. "Good-by and thanks, and good luck to you. My best regards to your brother, please."

With that he took off his cap, rang the Swan up to "Full speed ahead" and waved his hand to his visitor, who turned back to his ship. Ward came up the ladder to the bridge, where Day and Spink were.

"Why d'ye say I'm goin' to have the plague?" he asked sulkily.

"I was wrong," said Spink. "I've got it, and you're it. But what do you think of my ingeniousness now?"

"Very little," said Ward. "They don't want to interfere with British ships if they can help it, so——"

"You're a very disappointin' beggar and hard to please," said Spink, "and it's only jealousy. It would have been a long time till you'd have invented such a powerful notion as mine. I believe that mournful howl of the crowd worked wonders."

"Bosh!" said Ward.

"Fog's coming down," said Day.

"It comes out of Ward's intellect," said Spink, who had expected praise. But Ward didn't hear him. He was looking astern. Presently he gave a bitter laugh.

"What's the joke now?" asked Spink.

"Joke! Well, it is a joke," said Ward. "Your ingeniousness has let you in this time, or I'm a Korean in a high hat. That deader of yours has come up! See!"

He handed Spink the glasses. Spink clapped them to his eyes and saw the late-lamented mattress and red blanket on the surface of the sea. The boat which had visited them had nearly reached the cruiser, but they saw her turn about and row for the spot where the red blanket showed.

"Curse you, Day, that's your fault," said Spink. "You never made those fire-bars properly fast! Did any shipmaster ever have such officers? Here's all my ingeniousness wasted and worse than wasted. They'll know it was a faked funeral and be after us!"

He swore in English, French, German, Italian and Spanish, to say nothing of American, for though he was a poor linguist he knew the swear-words of most languages. Even as he spoke they saw their late visitor inspecting the floating object, at first with care and then with none. He went round again and rowed for the cruiser. As soon as he got within hail of it they heard the windlass going and the cruiser got under way as they picked him up.

"Now where's your ingeniousness?" asked Ward. "If you'd just play no games it would have been all right. The matter with you, Spink, is that you're too ingenious."

For once Spink felt that Ward was right. But he would not own it. He hit at Ward's sore point.

"You didn't think so when that Philadelphia girl meant to marry you," said

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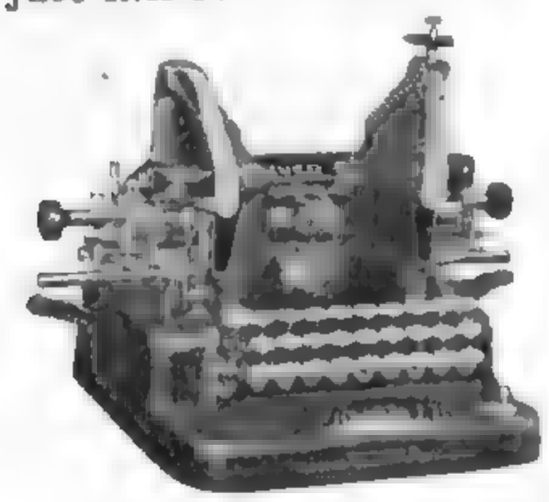

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Spink. "Oh, no, you didn't say so or think so then! No, you came to me as if I was your father and your brother, and I saved you from death or marriage! And now you turn on me! You're the most ungrateful swab between the North and South Poles. A tame alligator is a trustworthy pet compared with you."

"Leave me and my girls alone," said Ward; "and as for that Philadelphia girl——"

"Here she comes," said Day. But he referred to the cruiser, not to the young lady from Philadelphia.

"Yes, she does," said Spink. "We're bound for Nagasaki, after all. You and Ward will look well on a catty of rice apiece per day. Hallo!"

For the cruiser fired a gun.

"That's 'heave to'!" said Ward.

"Is it?" said Spink. "Then I don't heave to. I'll run to the last and trust to my luck. Where's that fog? Oh, where is it?"

It was overhead if anywhere, for the sun went out and the sea turned green and gray and as desolate as poor Spink's prospects.

"Yes, I was too ingenious," he said. "I own it."

The cruiser fired a dumb shell from a four-inch gun over the Swan. It screamed mournfully, and Ward ducked his head.

"You'd better stop her and cave in," said Ward.

"I won't," said Spink. "Here comes the fog again!"

But it didn't come, or not their way. Yet on looking astern at the cruiser, which began to come along in a hurry, they saw her in a mist a couple of miles astern.

"I trust to my luck still," said Spink. "It can't, it won't desert me!"

"Oh, Capitan Sahib, I Velly Much Likee Dollah"

It didn't. The next minute the clouds overhead settled down on the sea as calmly and sweetly as thistledown in a green pasture. Spink turned swiftly to the Chinese quartermaster at the wheel.

"Hard aport!" he said. And the Swan turned to starboard.

"They'll run us down if you don't watch it," said Ward nervously.

"Dry up," said Spink. And Ward did dry up, while the Swan ran northeast for half a mile. Then Spink stopped her. They heard the cruiser pass astern of them going full speed, but saw nothing. Spink went ahead again, turned the Swan another eighth part to starboard, and went back south about, round the island they had just left.

"Once more I'm in luck," said Spink triumphantly. "I shall be glad if Mr. Ward and Mr. Day will apologize for doubting it."

"I will when we get to Vladivostok," said Ward. "But I'd have you understand you're not there yet."

"Who said I was?" asked Spink. "But I suppose you own it would be cruel, right down cruel of Providence to go back on me after all this?"

"After leadin' you on, I suppose you mean," said Ward.

"Yes, leadin' me to believe I was all hunky and as good as in Vladivostok," said Spink. "You own that would be cruel?"

"Very," said Ward. "And where are we now? I hope you know, for I don't."

The fog thickened till it was like good pea soup, as Spink presently suggested: real soup that a spoon would stand up in, not bilge-water of a vessel loaded with split peas.

"I don't know exactly where we are," said Spink, "but in this life, and especially in blockade-running, you've got to take chances. So I'll lay her straight for Vladivostok and chance those Japanese ducks."

After they had been running for two hours at full speed—that is to say, at nine knots—Spink sighed pleasantly, or as pleasantly as a seaman can in a fog, and declared they were all right now.

"And I hope you'll own, Ward, that I've been very ingenious," he ended up.

"Why do you want me to own it?" asked Ward.

"Because I like praise when it's my due," said Spink modestly. "And I want to see a man like you, that's obstinate to a degree, give in and own it's my due."

"I'll own you're lucky so far," grunted Ward; "but as to the ingeniousness, I don't see that it did more than give you another opportunity to be lucky. It looks as if you carried a fog in your pocket and let it out when you wanted it, but that's not cleverness."

"I've been known to be clever and ingenious since I was knee-high to a grasshopper," said Spink, in an injured tone of voice; "all Glo'ster owned it, and owned it freely. And Glos'ter us a fineplace, full of very clever men, especially my father. I've never told you about him, but I will some day. So when I prove that I'm ingenious I like to have it owned."

"Well, your father may have been as clever as mud," said Ward, "and Glo'ster may be fair rotten with ingenuity, but I'll never own you are more than lucky. And Day won't, either."

Spink smiled.

"Oh, Day! What's his opinion worth?" he asked. "He ruined my plan by not fastening those fire-bars in and letting up the reputed corpse. But for that, you know, it would have worked. My luck's not good with either of the mates that my unfortunate nature compels me to sail with. They're not respectful."

"How can you reckon on us bein' respectful when you behave as you do?" asked Ward. "I've sailed with a dozen worse men than you, and been as polite to 'em as if they were tin gods. You talk and brag too much to be respected, unless you can knock us about."

Spink shook his head gloomily.

"No doubt you're right, Ward. I'm what I am and can't help it. I'm not a high and haughty nature, and can't sit by my lonesome in my own cabin and pass the time of day with a gin bottle, which too many skippers do. I ain't askin' you to treat me like a tin god or a brass one, but I do think I might have a little appreciation of my ingenuity. Why, I'll bet you a fiver the very Chinamen see that I'm ingenious."

"I'll bet you ten dollars they don't and won't," said Ward.

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Pat. April 10, 1907

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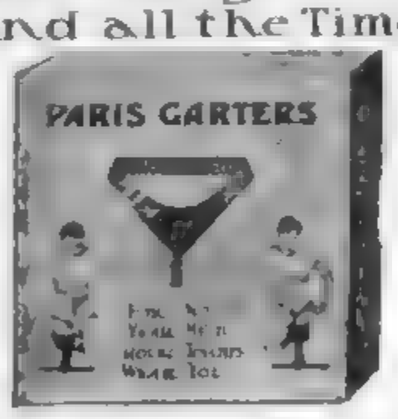

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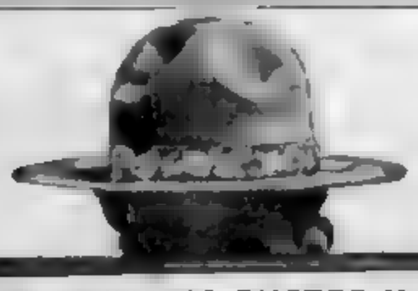

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"I'll take that bet," said Spink. And just then the fog began to thin perceptibly and lift from the surface of the sea as if it were alive.

"By gosh!" said Ward. "Look there!"

And when Spink looked he saw a great warship right ahead of them.

"Have you another fog in your pocket?" asked Ward sadly.

"I'll use your intellect for one if it's needed," said Spink. "Don't you see she's a Russian, and the Rurik at that? You've no eye for the profile of a battleship or cruiser, you eminent idiot."

And Ward was too much relieved to resent Spink's language. The Swan steamed close past the Rurik, and Spink informed her in joyous tones that she was bound for Vladivostok. Day came out on deck in his pajamas to see what the row was. Spink called to him.

"Now, ain't I ingenious? Won't you own it, Day, after lettin' me in with your cursed carelessness?"

"Luck's not ingenuity," said Day.

"That's what I've been tellin' him," said Ward

"Why, even a Chinaman would see it," said Spink. "I've ten dollars in my pouch screaming out that a mere Chinkee could see it."

"I'll bet you haven't," said Day, going back to his berth.

"Done with you," said Spink.

And leaving Ward in charge of the Swan he went below.

"But I'll prove it yet," he said. And as he fell asleep he seemed to see how he could prove it. When he awoke he tried it. He sent the Chinese steward for the Malay *serang*.

"You want five dollars, *Serang?*" asked Spink graciously.

"Velly muchee, *Tuan*," said the *serang*, who talked pidgin-English with every one but Ward, who, as he said, was a whale at Lascari bât. "Oh, Capitan Sahib, I velly much likee dollah."

"Tomorrow we shall be in Vladivostok," said Spink. "You savvy, eh?"

"Heap savvy," said the Malay; "velly good, I t'ink."

"Suppose you and Chinamen come for'ard after we're at anchor, and I'm still on the bridge, and you stand on number two hatch," said Spink.

"Yes, *Tuan*. What for makee so?" asked the beady-eyed Malay anxiously.

"Suppose you bow to me, makee kow-tow, you savvy, and say: 'Oh, Capitan Sahib, you heap clever inside,'" said Spink, nodding.

"I savvy, *Tuan*," said the *serang*, "and you give five dollah. *Accha*, I makee t'at: can do!"

"All say one time: 'Capitan Sahib, you velly ingenious, heap clever inside,'" insisted Spink.

"In—in—me no savvy that talkee," said the *serang*

"In-ge-ni-ous," repeated Spink. "All-a-same clever."

"In-ge-ni-ous," answered the Malay. "All li', Capitan Sahib, I savvy him numpa one."

Next morning they anchored off the town in the Zolotai Rog, and before the customs boat came aboard Day and Ward were much surprised to see the whole crew, including the *serang* and the Chinese steward, muster on number two hatch.

"What do the blighters want?" asked Spink innocently.

"Blamed if I know," said Day. "Hi, *Serang*, what for this bobbery?"

"*Tuan*, Chinamen wantshee makee kowtow to Capitan Sahib," replied the *serang* solemnly.

"Yes, what is it?" said Spink. "Speak up, *Serang*."

Whereupon the entire crew bowed down before Spink and wailed unanimously:

"Capitan Sahib velly, velly clever inside; he muchee in-ge-ni-ous!"

"Say it again," said Spink. "I no savvy!"

And again they bowed and said:

"Capitan velly, velly clever inside; he muchee in-ge-ni-ous!"

"Thank you, men," said Spink. "I m much obliged to you. Steward, give them a drink. That ll do!"

And turning to Ward and Day Spink held out his hand.

"Ten dollars each, please."

They looked at each other and paid in silence

"Ain't I ingenious, or am I not?" asked Spink.

"By the Lord, you are!" said Ward.

YOU retail clothing men are certainly having things done to you on both quality and price these days. We quote this paragraph from the Trade Record.

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Pat. Dec. 26, 1905. Pat. Nov. 24, 1908

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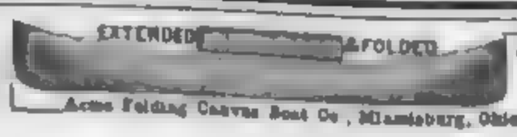

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'Cause we open it each day.

The Senator's Secretary

WALL STREET expected something when President Taft made his speech before the Republican Club in New York. Nobody seemed to know just what, but it was something. Wall Street got something, which was merely a reiteration of the President's position, many times put out by him in speeches and messages, and it amounted to just this: This Administration has neither desire nor intention to injure legitimate business. Rather, it hopes to foster legitimate business. But this Administration has neither intention nor plan to protect illegitimate business, never has had and never will have. If the enforcement of the law hurts some kinds of business then those particular kinds of business will be hurt. Those whom the coat fits can put it on.

Various able financiers seemed to think they had a mortgage on this Administration and, especially, on the head of it. They didn't know why. They just thought it. Thus, when Taft's message to Congress went in, and his railroad and other bills were drafted and introduced, these various financiers began hopping up and down and shouting hysterically that Taft was injuring business and that blue ruin would result. They broke stocks. The market that had been buoyant began to sag. They sent up loud howls for Taft to say something. Taft issued a statement saying he was doing nothing that had not been clearly outlined in his messages and speeches and intended to do nothing else. Still, the market sagged.

There was a scare and an appeal was made to Taft to come out and say something again. Taft did just that. He said what he has frequently said before. After the speech the market opened weak. Apparently, those who control the manipulations in Wall Street had hoped and expected that Taft would get up and say he intended to and hereby did stultify himself, that he withdrew all his previous utterances, would take steps to kill the bills now pending having to do with trusts and corporations, wouldn't do a thing to stop combinations in restraint of trade and then and there called the attention of all the world to the fact that he threw up the sponge, surrendered abjectly, gave Wall Street a certificate of good character, O. K.'d every trust and combination, whether illegally formed and conducted or not, and now let's see this great boom!

The Howling of the Captains

When it comes to national affairs Wall Street and its leaders have about as much sense as a lot of educated hens. There isn't a Captain of Finance who doesn't believe firmly that it is Taft's bounden duty to do just what is outlined above because the Captain of Finance wants him to do it and thinks it would be for the personal benefit of himself, as a Captain of Finance. The rights of the people, the rights of the law, the morality of it, the other side do not appeal to him. He may lose a few dollars if stocks go down or if one of his greedy corporations has to dissolve, and that is paramount.

It has not yet seeped into the minds of the Captains of Finance that there are some ninety millions of people in this country and that they have a few lingering rights—not many—but a few. It probably never will seep into their minds. So, every time any movement is made in Washington to clean up the mess of rotten corporations and illegally organized and illegally conducted combinations, the war dance begins and the Captains of Finance and their underlings begin yipping and yowling that Washington is disturbing business and things are being ruined, that everything has gone to pot.

They knew Taft's position. He expressed it in his inaugural message, in his campaign speeches, in his speeches on his swing around the circle, in his message to Congress. It seemed they didn't think he meant it, that he was only fooling. So, when it began to percolate that, perhaps, he did mean what he said, they evolved the intelligent scheme of frightening him into taking it back. They organized a break in the market. Values dropped. They predicted disaster from every housetop. They sent their orators out to tell the people, at dinners principally, that if this course was persisted in there would be chaos. Whereupon they learned that whatever they may think of Mr. Taft they have got another thought coming about his susceptibility to a scare. He came back at them with exactly what he had been saying for a year—no more and no less. But they do not understand yet. They never will understand. This plan of doing business, not with regard to what the law provides, but with great regard for what there may be a chance it does not explicitly forbid, outside as far as possible, instead of legally inside, appears to dumb the intellectuals of all those who engage, through those processes, in the fascinating occupation of gathering other people's money to everything except that one branch of human endeavor.

The Feelings of Senator Heyburn

When Senator Heyburn, of Idaho, feels deeply he certainly has a deep feeling. Moreover, as the Senator's specialty is feeling deeply on everything that comes along he is down on the lower levels of emotion all the time. And as the Senator is of large and globular physique his constant agitation gives him a sort of an undulatory effect that is fascinating.

The visitors to the Senate galleries may expect to see the Senator get up almost any moment and feel deeply on his feet—that is, not exactly feel deeply on his feet, for his feet are all right—but feel deeply while on his feet—and hear him give vocal vent to his emotions. The Senator is a serious man. Everything projected is a problem for him to solve, nor does he ever consider it solved until he has put in his solution. That done, he waits calmly and complacently for the approval of the Senate. When that approval does not come, as it usually does not, he gazes about in amazement and excited pity that ninety-one other men there in the Senate with him can be so blind to the exact truth.

Recently he felt deeply on the subject of the late war between the states. There came a resolution before the Senate to allow the Secretary of War to loan to the Confederate Reunion at Mobile a certain number of army tents, saddles and bridles. There was no expense attached to the loan, for the veterans were to pay carriage both ways, and a bond for the safe return of the stuff was to be exacted.

Heyburn objected to the consideration of the resolution, but fifty-three Senators voted to consider it. Then the Idaho statesman arose and announced he would be the last man in the Senate who would wantonly reopen wounds of the Civil War. Whereupon he must have been the last man, for he did as complete a job of plain and fancy tearing open of wounds as has been done since bloody-shirt oratory went out of fashion on the stump. He not only felt deeply on the subject of the rebel flag floating above these tents of the U. S. A., but on the wearing of their old uniforms by the Confederate veterans, and along in the middle of his speech he put in a few extra emotional deep feelings about the statue of General Robert E. Lee which is now in Statuary Hall in the Capitol.

Well, it was surely an impassioned oration, pleading for loyalty and forgetfulness and less of rancor and a lot of other things, but protesting against the loaning of the tents to the Confederate veterans and chiding Virginia for sending the statue of Lee to Washington. It appeared to be the Senator's contention that the request for the loan of the tents stirred up questions that should not be stirred, and that the veterans should provide their own tents to prove that the South is contented. Certainly he was right in the assertion that the request for the tents stirred up something, but that something was Senator Heyburn, and none other, as events proved.

He felt deeply for about two pages and a half of the Congressional Record. While he was talking there were conferences among the Southern Democrats as to whether he should be answered. It was thought, at first, it would be a good plan to ask Senator Depew, of New York, to speak for the other ninety-one members of the Senate, and there is no doubt Depew would have made a good speech had he been called upon. However, the bulk of opinion was that the best way to answer the speech was not to answer it at all. So,

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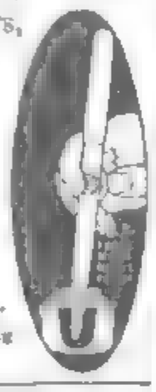

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when Senator Heyburn sat down, mopped his brow and looked defiantly around, Senator Bankhead, who fathered the resolution, said benignantly: "I am sure, Mr President, that the Senator from Idaho feels much better now, and I ask for a vote."

The vote was more of a rebuke than forty denunciatory speeches would have been. Sixty-one Senators voted for the resolution permitting the Secretary of War to loan the tents and saddles and bridles, and one, Senator Heyburn, voted against it. It has been a long time since the Senate of the United States has expressed its disapproval of a speech or the action of one of its members in such a forceful and dignified manner.

Still, a little thing like a rebuke of that character will have no effect on Heyburn. He is the original right-forever-on-the-scaffold-wrong-forever-on-the-throne boy. Somewhere during the course of his life the idea seeped into him that the way to be independent is to insert your own ideas about everything, want everything done your own way, and disagree with everything that you, personally, have not proposed. When there was a chance to get an agreement for a vote on the postal savings-bank bill he was there. "It is my intention," he said in opposing the fixing of a voting date, "to formulate an amendment that will be in the nature of a substitute for the bill." Why not? It is a poor stick of a bill that can come along and not be bettered by the formulation of an amendment by Senator Heyburn that shall be in the nature of a substitute, or by the formulation of a substitute that shall be in the nature of an amendment. It's immaterial to the Senator. Only he feels deeply, and he knows.

Jobs for Insurgents

Recently, investigations being all the rage, Senator Aldrich came to bat with a resolution providing for a Government Business Methods Commission which provides for a commission of nine members—three from the Senate to be appointed by the President of the Senate, three from the House of Representatives to be appointed by the Speaker, and three from private life to be appointed by the President. The object of the commission is to inquire into the methods of the various executive departments and to suggest what changes are desirable and what laws are necessary to put those changes into operation. In fine, to make an investigation of every executive department.

Last year the Senate, with a great blowing of trumpets, appointed a Committee on Public Expenditures which consists of fifteen Republicans and five Democrats. This committee was to regulate public expenditures and work in the direction of economy. Of course, it would appear to the non-Senatorial mind that a committee appointed to scrutinize public expenditures would, naturally, scrutinize the methods that make those expenditures demanded. Apparently that is not the plot. The Expenditures Committee will hold the expenditures in check and examine them, and the Government Business Methods Commission will examine into the methods of business which create the expenditures.

Moreover, there are three nice places on the commission for three civilians. Nothing is said about compensation for these three civilians, but there will be compensation just the same, and the new investigating commission will provide roosting-places for three of our lame ducks, there being a large flock present in our midst at the present time, waiting for some roost to turn up or, to put it in another way, waiting for some public excuse for their being here, so they can give some other reason for their presence than the real one, which, politely speaking, is "influencing legislation." They used to call it lobbying in the old days, but we were less refined then.

As soon as the insurgents heard of the plan they talked it over and wondered what it all meant. It seemed rather a reduplication of ideas and investigations, but nobody had any serious objections except this: It was suggested it might be well to demand a place for an insurgent lame duck on the commission, that being about the proportion the insurgents think they should have, and it being certain some lame ducks would get the jobs. The mere quality of insurgency, you must understand, does not deprive those who have it of an eye to the main chance.

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Medieval Methods for Modern Children

(Continued from Page 13)

the teachers there will know that the grammar school has done its part well. Of course, the teachers must often let down the bars; they fall back on expediency. But if they do not get a certain amount of given information into the children's heads within a given time they are no good.

A teacher is hampered both from within and from without. First of all, she is too remote from the children when she first begins teaching. Mary Grant at the age of six commences her education in first grade. By the time she has reached the fourth year of high school she is one of seven remaining from the original fifty; the others are in factories and shops. Mary, very superior now to the little ones of the first grade, intends to be a teacher. So she goes to college or, at the least, to normal school for two years, where she hears chiefly pedagogy—methods and methods and methods. "The Child" to Mary means so much infant psychology which must be mastered, so much power of acquiring information, and so much natural deviltry that must be disciplined. She throws away a good deal of knowledge for which she has no use, in order to absorb pedagogic theory which may be good if it can be humanly applied to children, but which is certainly of no practical good in itself. Mary Grant unconsciously associates it with books, and principals, and the curriculum and the necessity of being a successful teacher, and she sees very little of Jimmy and Billy and Susan. When at last she does stand before her class of fifty she does not know the child. She is probably sufficiently informed on the subjects she has to teach, and unless she is below the average she is sure to be conscientious, painstaking and unselfish, for teachers as a class, in spite of being underpaid and overworked, are splendid citizens.

But before Miss Grant has a chance to discover by herself that in successful teaching personality and impetus are more essential than the acquiring of all the subjects, and also that the course should be adapted to the child and not the child to the course, she is hemmed in by the system, which does its best to clip her into a rigid machine shape. She cannot just teach; she cannot be a free individual, because she must get so much done. She must consider the course of study, the marks for the children, the rules, the principal and the marks the principal must give her on her efficiency, the supervisors, the assistant superintendent, and the great central superintendent, who is the most disquieting of all, for he may issue some order that will disturb the routine. Besides all this, the average teacher, associating with minds of inferior development, becomes narrowed, and there is no one to tell her when she is missing chances of helping the children. If they should point it out to her she would call it impertinence. She is not like the average minister whose wife can tell him when he is failing in the pulpit. No wonder the teacher submits to casting the thought and action of the children into a preconceived mould; no wonder she is soon unable to conceive of efficiency in any form that is not the orthodox form.

Bad School Management

At present there is inefficiency in the business management of many schools such as would not be tolerated in the world of offices and shops. The school supplies are sometimes ordered a year before they arrive. Letters from principals go unfiled or unanswered for weeks. A principal may write letters for six months asking that his dangerous machinery be safeguarded, and when at last he does get the matter attended to he may be reprimanded for not having seen to it before. Incompetent clerks hold their positions; incompetent teachers are not weeded out because on the part of some board member there is a reason, political or religious or friendly, why they should be retained. Board members who prove useless to the schools are retained, usually for political reasons.

There is a close relation between the politics of a city and its schools. If the politics are bad the schools suffer. Here is a board, for example, appointed by a mayor—but before he appoints each member he makes him write out his resignation! Again,

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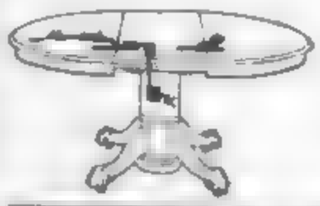

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here is a board, every member of which represents vested interests. This may mean much tax-dodging, and unless the teachers' salaries are fixed by law they are liable to be cut. Even the superintendent may be a tool, whose business is not to educate, but to reduce expenses. In some cities there are amazing opportunities for graft in connection with buildings and sites and the children's interests consequently suffer. Some critics say that there is a constant duel between vested interests and the children's interests.

And then there are other defects. In some cities the teachers have absolutely no influence whatever in determining the system of which they are a part; they have no power of initiative—no chance, even, to make suggestions. In no city are they paid what their time and services are really worth; in many cities they are paid so badly that the best of them go to New York. New York is the Mecca of teachers, for it gives not only the best salaries in America, fixed by law, and a pension fund, but it also supplies clerks to help do the routine record work of the schools.

It is with no feeling of impatience or lack of appreciation that one points out defects in the schools. The school, like church or state, is a vast and social institution. It cannot be democratized in a day or a generation. And everywhere there are signs of the coming change: teachers, parents and children are all more interested, more bent on making the school fill the needs of the people. The interest in industrial education is everywhere growing; the vacation school adds its weight to the impetus toward natural and wholesome training; there is a growing tendency to make the most of the live spots in the children.

For example, the superintendent of the schools of Chicago has cut out the five months' course in algebra in the eighth grade, and she has substituted the Chicago course. The children are to learn something of the typical industries of the city; they are to be shown some of its mills and hospitals and social settlements. The idea is to relate the institutions of Chicago to the present experiences of the children, to let them study city government, history, industry, geography, sociology, concretely in their own city. They will learn something of the conditions in which they live, and along with this they are to get an idea of their individual responsibility toward these conditions—in short, they are to learn the necessity of becoming good citizens. When boys and girls go down to the city hall, have the theory of city government explained to them, meet the chief of police, and see the finance committee at work voting away the money of Chicago, they are pretty likely to come home with quickened minds, which is better than knowing and forgetting that $A^2 \times B^2 = A^2 B^2$.

We have had our big ideal of education for all the people since before we were a nation. Our ideal was democratic, but the method we inherited with it was aristocratic; yet we can develop it into something broader and better. We assimilate millions of foreigners; they breathe in American ideals even on the ships coming over.

Their little ones cluster in our schools, and the best and sincerest English they learn is the Salute to the Flag. To hear a roomful of children repeat those noble words would thrill even a heart discouraged over American politics. Surely the nation that can make those little descendants of hand workers love so well the flag that means to them opportunity and freedom has enough largeness and wisdom to evolve some day a system of education that will give the trusting young creatures a chance at the opportunity and freedom for which their fathers became a part of America.

The Breach

The gunlight, as sunlight
Encrimsoned with storm,
Flares at, atop down
On each shadowy form,
As from the dark places
Int' thousands of faces
Hate-white tread, Death-brightened
Like foam on the beach
They swirl up the walls,
And their eyes are black spaces,
Save the hell-spark that glints
In the rolling of each—
Ah! Their bared teeth are shining,
The foe's in the breach.

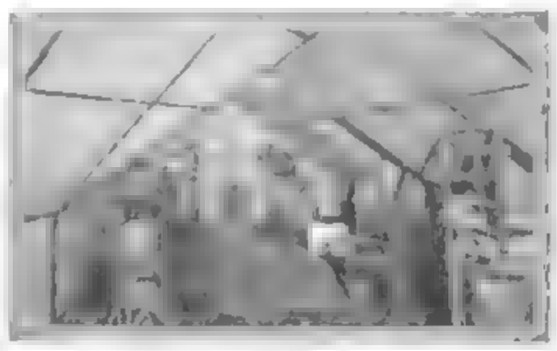
—*Calvin Johnston.*

BEAVER BOARD

BEAVER BOARD Walls and Ceilings

take the place of lath, plaster and wall-paper in every type of building, new or remodeled. Years of successful use have proven their value.

They are ideal in their artistic beauty and practical durability. They can be put up easily and quickly.



Transform Your Attic

The artistic and comfortable apartment shown at the left was once part of a barren attic. It was cold in winter, unbearably hot in summer. The extremes of temperature made lath and plaster undesirable.

Now it contains several good rooms, with ample space left for closets, storing trunks, etc.

BEAVER BOARD solved the problem quickly and economically. It will do the like for you.

In the same way you can turn your cold, damp cellar into dry and comfortable laundry, storeroom and workshop.

BEAVER BOARD is put up in panels and nailed directly to the studding (wall and ceiling-beams). Any carpenter can do it. Sawing and cutting can be done without moving furniture. There will be no dirt, confusion or litter.

Remodel Your Dining Room

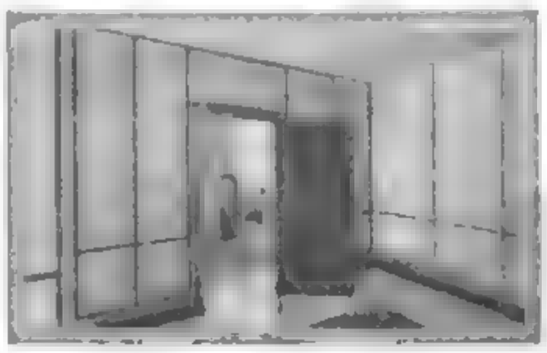
and let BEAVER BOARD walls and ceilings give you as beautifully artistic harmony as is revealed in this dining room of the well-known author, Anna Katherine Green.

Billiard-rooms, libraries, hall-ways and living-rooms can all be transformed at little cost.

BEAVER BOARD can be put on an old wall without removing plaster. The work can be done in an incredibly short time.

The whole house can be improved from cellar to garret by BEAVER BOARD walls and ceilings.

BEAVER BOARD is made entirely of selected woods, reduced to fibrous form and pressed into panels of uniform thickness with a pebbled mat surface. They do not crack; they improve with age, deaden sound, keep out heat and cold, and are very slow-burning.



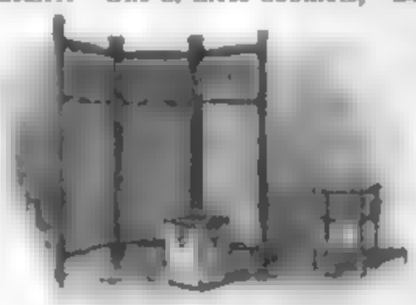
Uncle Sam Uses BEAVER BOARD

At Fort Banks, Mass., lath and plaster could not stand the shock and vibration from firing the big guns and mortar-batteries. Plastered walls cracked and fell in ruins.

Since the War Department installed BEAVER BOARD in the Administration Building at the Fort (see illustration at left), there has been no further trouble.

Now BEAVER BOARD is also being used by the Departments of Agriculture, Interior, and Commerce and Labor.

Send for BEAVER BOARD Booklets. All about BEAVER BOARD walls and ceilings—how to put them up and decorate—how they are used in a thousand homes. Sent free for the name of your dealer. One of these booklets, "BEAVER BOARD Handicraft," tells how you and your boy or girl can make many useful and decorative articles at low cost.



The articles shown at left can be made of BEAVER BOARD and decorated with surprisingly little trouble or expense.

BEAVER BOARD is sold by

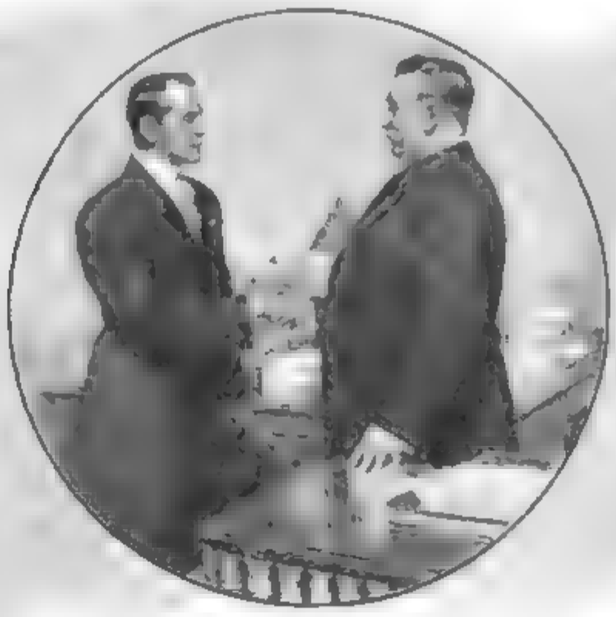
hardware, lumber, paint, wall-paper and builders' supply dealers, and decorators, in sizes to meet all requirements. For your protection every panel is stamped on the back with the BEAVER BOARD Trade-mark.

The BEAVER COMPANY of BUFFALO

General Offices and Warehouse, 108 Beaver Road, Buffalo

Mills and Factory
Beaver Falls, N. Y.

Canadian Factory
Ottawa, Ontario



Tailoring For The M
Schedu

This is the story of the most remarkable clothes-making institution in all America—an institution that is making clothes *to order* for men all over the country on a time-limit schedule as unvarying as the run of a great express train—a system that knows no broken promises, no delays or disappointments—and that pays you a forfeit if your suit or overcoat is not ready the day you expect it.

This is the story of a nation-wide tailoring system that brings the services of a real New York or Chicago tailor as near to you as your local hatter, your butcher or your baker—and as near to your *pocket book* as the price of ordinary ready-made clothes. That makes it possible for you to wear better clothes than ever before, at an actual decrease in cost!

An Organization of Craftsmen

In Chicago and New York—the mecca of the world's greatest custom tailors—we operate two of the largest tailoring establishments in the world. These establishments are manned and directed by cutters and designers we have sifted out through 45 years of man-hunting in these two rich tailor markets. And the skill and genius of this full organization we bring to clothes buyers everywhere, through a net work of Royal dealers and stores, taking measures for us and showing our beautiful woolens, in nearly every city and town.

We Forfeit $1 a Day

In these two tailor-organizations, we are building the highest type of custom-cut garments to be found in America—building each and every garment to a separate set of measures—yet building them all to the same maximum standard of quality and on the same uniform schedule of time.

Into every garment order, we put six full working days of care and pains and handiwork. No less—for that would mean skimping and neglect. No more—for that would mean soldiering and delay.

We pay $1 a day forfeit when a garment is overdue. And we emphasize that, not because of the significa
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Prices Almost

This nation-wide tailo
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profit that would not

Over 8,000 Royal Dealers

T h e R o y a

Chicago

Joseph

Pre

COPYRIGHT 1909 BY THE ROYAL TAILORS

illions On Railroad le Time

You young men, who feel that the best clothes are none too good to cover the body you are rearing to manhood, —you older men who know, in your worldly wisdom, the prestige that a well tailored appearance gives in both business and society—

—Learn now, how the *very utmost* in tailoring is not only within your means, but within your *walking distance*—at the store of a dealer in your own town. Learn now, of a tailoring system that has eliminated the wastes, the high rents, the big overhead expense that the little local tailor must meet and has perfected economies and refinements beyond the local tailor's dreams.

—Learn now, of a system that makes it not only *fashionable*, but actually *frugal* for every man to wear the best in made-to-measure clothes.

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Unbelievable

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ay the mere rental expense of the average local tailor on his small volume of business.

Despite the increased cost of commodities in all other lines, Royal Tailor clothes are lower in price than ever this Spring. We are supplying the utmost in tailored suits and overcoats at $20, $25 and $30 and even at $16.50 there are many inviting selections.

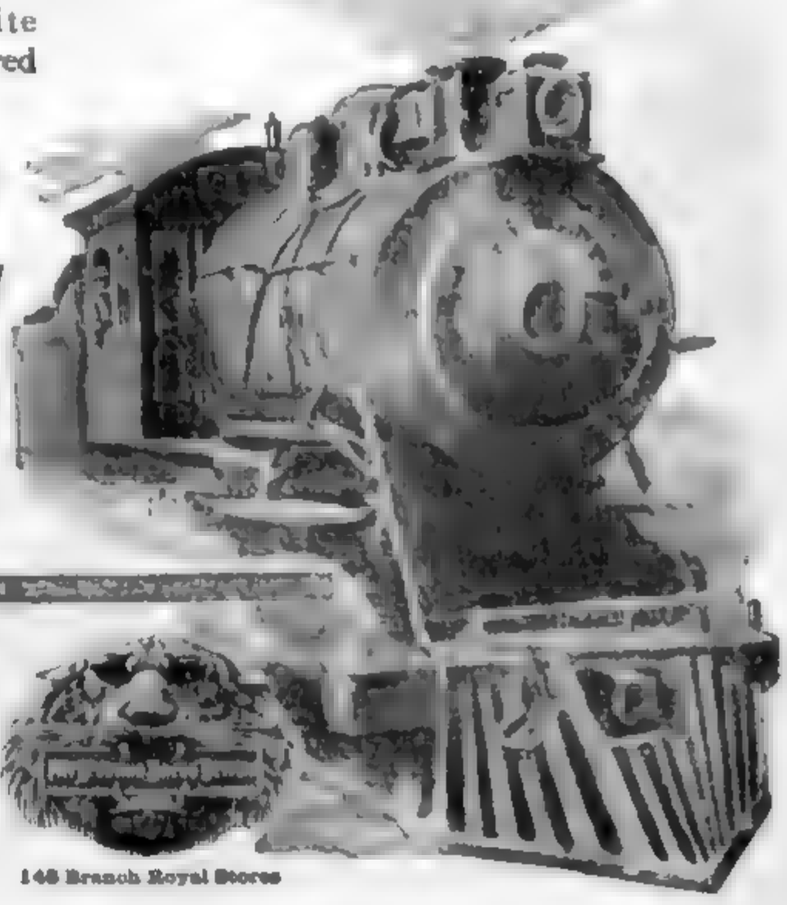
The Legal Guarantee

Finally, we ask no clothes wearer to order a Royal Tailor garment on an unsupported promise of satisfaction. Every Royal garment is backed by a satisfaction insurance policy—a legal guarantee that is as strong as any guarantee could be made. It says in plain English "If this garment doesn't please you in every way—don't take it! You and your mirror are to be sole judges."

Call Or Write To-day

There is a Royal dealer near you who will consider it a pleasure to show you his eye-delighting exhibit of 500 Royal Spring Woolens.

If you don't know his name—write us to-day—or better still, send two red stamps for our beautiful Portfolio. We will send also a card of introduction to the dealer.



l Tailors

Nelson

ident

New York

148 Branch Royal Stores

We want you to know what a treat you have missed by not knowing the delicious, nutritious

EDUCATOR CRACKERS

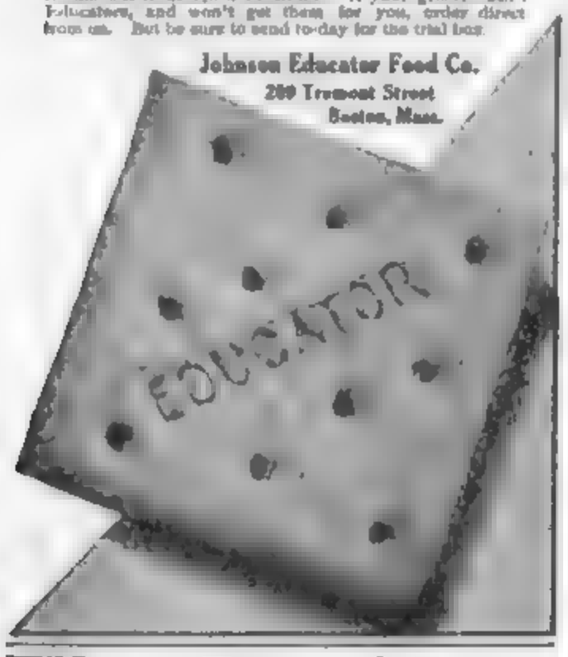
And just as soon as we receive your name and address (and your grocer's name, if convenient) with two two-cent stamps, we are going to send you

A TRIAL BOX

Educator Crackers are made with flour that is milled from the choicest selections of *entire* grains, ground by old-fashioned mill-stones.

Ask your grocer for Educator Crackers and you'll be [illegible] If your grocer can't supply Educators, and won't get them for you, order direct from us. But be sure to send to-day for the trial box.

Johnson Educator Food Co.
209 Tremont Street
Boston, Mass.



The Deaf Can Hear

Thirty Days' Home Trial

The Electrophone—almost INVISIBLE

Deaf people should send their names and addresses at once to get this instrument on thirty days' home trial. This wonderful instrument is perfected to such a degree that a deaf person can hear the faintest sounds, and we unhesitatingly send it to any afflicted person on thirty days' trial that they may know that by its use they can converse as those who are not afflicted converse. You can enjoy the theater and distinctly hear public speakers. Thousands are in use. Many users tell us it has greatly improved their hearing and has stopped their head noises. In many instances the normal hearing has been entirely restored. If you are deaf or hard of hearing, do not fail to send your name and address today, and test this wonderful instrument, and see what many responsible people who are using it say of the Electrophone. Write at once. (9)

STOLZ ELECTROPHONE CO.
267 Stewart Building, 92 State Street, Chicago

SHOEMAKER'S BOOK on **POULTRY**

and Almanac for 1910 has 224 pages with many [illegible] It tells all about chickens, their diseases and remedies. All about Incubators, their operation. All about poultry houses and how to build them. It was written by a practical poultryman who has made a success. You need it. Only 15c

C. C. SHOEMAKER, Box 813, Freeport, Ill.

One Acre and Independence

Feeding the Family And Making Money on the Side

This is a story of the actual experiences of Harry Spracklund; the story of a man who, still keeping up his daily work in a large city, bought a suburban acre on which to raise his family and his vegetables.

THE most independent man in the world is the man with just one acre. It isn't too much, and it isn't too little. A man can get out of an acre all the vegetables that he and his family can possibly eat for the entire year; he can store and can them for the winter, and he can also raise a good deal to sell. With an acre a man can have a comfortable home and plenty of space for grass and flowers, and he can grow fruit. I know all this from personal experience. My family consists of a wife and six children. My place is just an acre; my house has nine rooms. I have got good returns, and I started in without any real experience as a gardener or farmer.

As to grass and flowers, I thought from the first that we ought not to crowd them out, for they make the home so much more attractive; and though, in a narrow sense, they may seem to take up space that might be used for money-making, there is a benefit from the beauty of such things that's worth more than money.

Three-quarters of my acre is given up to vegetables. Half an acre, including the house space, would be enough if all I wanted was to grow things for ourselves; but I want a chance to sell things as well. It's a mighty good thing to have something on the side, as a help in good times and to fall back on in bad times. I feel that a man can get such a big success, and can do it so easily, that I want to tell about it. And, perhaps, I'd better begin at the beginning.

I'm forty years old, and it was ten years ago that I first thought of going out into the suburbs of the city, Philadelphia, where I work. Well, I went out and rented a house and farm. I didn't know anything about farming and found I'd got too big a place and that it was lonely for my wife and children. So I gave it up and went back to the city. But in a few years the fever hit me again; and this time I went into the suburbs and rented a place with a lot twenty-five by one hundred and twenty-five feet. That was too small.

Raising Purchase Money

And it seems odd, looking back at it, that, though I wanted to live in the country, I hadn't yet got the slightest taste for actually working in the soil. I wanted the fresh air and the sunshine, and that was all. But after we'd gone back to the city for the second time I got into the way of visiting a friend who had a place in the country; and there I began picking up the hoe and spade and working at the ground. He used to say he liked me to visit him! And the love for touching the soil came upon me and I've never got over it. It seemed as if I must get land that would be my own; as if I couldn't be happy without it. And so I began to look around for a place to buy.

Well, I found the general locality—barely more than six miles away, and yet a place where there were still possibilities of acre properties. There were both railroad and trolley. It was a locality bound to build up and thus make the land go up in value—a big point to look into and be sure of!

I found just the particular spot. A man was opening up a big tract and I decided to get in. But I hadn't much money. I don't earn much and, as there are always heavy living expenses with a large family, besides rent, I hadn't saved much, though I had always tried to. But owning an acre helps your bank account!

Well, I couldn't interest the owner at first, and so here's how I went at it—and it's just as important, it seems to me, as is the growing of the vegetables after the place is bought. I learned his prices and I got busy and hunted around for people who might buy—with the result that I found him customers for several of his acres and received quite a little sum in commissions. A man, whatever his business, should always be on the lookout for things to do on the side.

But I got something else out of this side venture of mine besides the commissions.

They Look Like Raw Grains Magnified

Puffed Wheat or Puffed Rice looks much like raw grain viewed through a reading glass.

When shot from the guns the grain is puffed to eight times natural size—made four times as porous as bread.

Every starch granule is literally blasted to pieces, so the digestive juices act instantly.

The grain is cooked in its own moisture—exploded by its own steam—crisped by terrific heat.

Yet the grain coats are unbroken. We have the natural grain in its natural shape, made porous, nut-like and digestible.

The Most Wholesome Cereal Foods

Nature has placed in wheat and rice all the best of the food elements. But it remained for Prof. Anderson to make these grains wholly digestible—as they never were made before.

That's the real merit in Puffed Wheat and Puffed Rice. Now you get the grain's whole food value.

But that isn't why people eat them. They are so enticing—so nut-like and crisp—that people forget why the grains are puffed—why the granules of starch are exploded.

Four people in five—as proved by lunch counter tests—like these foods better than any other ready-cooked cereals, when they judge them by taste alone.

Puffed Wheat, 10c
Puffed Rice, 15c
Except in Extreme West

This is the curious process invented by Prof. Anderson, formerly of Columbia University.

The whole wheat or rice kernels are put into sealed guns. Then the guns are revolved for sixty minutes in a heat of 550 degrees.

The heat turns the moisture in the grain to steam, and the pressure becomes tremendous.

Then the guns are unsealed, and the steam explodes. Instantly every starch granule is blasted into a myriad particles.

Thus the grain is cooked—the starch granules exploded—the puffed grain is crisped by the heat. Then we have the whole grains made gigantic in size, but shaped just the same as before.

Used in Candy Making

Puffed Wheat and Puffed Rice are the ideal foods for breakfasts, luncheons and suppers. But children also delight in using Puffed Rice for candy. It makes a nut-like addition to fudge.

Don't be without these curious foods, for there is nothing else so good.

Cut out this coupon, so you won't forget to order some today.

Made Only by the Quaker Oats Company

A Reminder to include **Puffed Wheat** *and* **Puffed Rice** *in my grocery order today.*

(11)

Abolish This Labor Forever!

It is no [illegible] herself out runn[illegible] health and s[illegible] patiently endure such wearing, [illegible] you can do away with it forever—you need never touch foot to a treadle again.

The Bussell Electric Motor

attached to your sewing machine simply works a miracle. Your machine runs itself—you only guide your work. With this motor you do twice the sewing you did before in the same time. It doubles your recreation hours and leaves you rested to e[illegible] them.

And think of stitching for hours without fatigue—of making yourself and the children all the pretty clothes you want. Of the dainty underwear attractive house furnishings—the thousand and one things you so longed for, but had [illegible] to make. And all [illegible] to yourself.

The Bissell Electric Motor is small—no larger than the hand wheel of your machine. It fits on in a [illegible] handy and light that you can attach it yourself. It [illegible] with a drop head machine, everything out of sight.

And then your troubles are over. No more [illegible] backaches and tired feet. And twice the work accomplished. Send for our book,

"Sew Without Labor"

It tells you all about this simple, practical little motor, the first successful sewing machine motor ever built. It explains our new rental proposition, which allows you to prove in your own home—on your own familiar sewing machine—just what this motor means in the saving of time and strength, the protection of health. When you decide to buy [illegible] you have paid for rent applies on the [illegible] you pay cash or wish to buy on time.

Write today for this booklet. Let us tell you how you may first try and then own a Bissell Motor on terms so easy you will never miss the money. These details we must leave out for lack of space. Write today. (11)

The Bissell Motor Co. Dept. 21 Toledo, Ohio

YOUR TWO HANDS AND Fernald Quick-Shift

[illegible] (5)

FERNALD MFG. COMPANY, North East, Pa.

Latest Book "Profitable Poultry." Best illustrated poultry book. Describes largest, most successful poultry farm in U. S. 66 Varieties pure-bred poultry. Thousands to choose from. Lowest prices on fowls, eggs, incubators, etc. Sent for 6 cts.

BERRY'S POULTRY FARM, Box 94, Clarinda, Iowa

The man for whom I had sold the land apparently decided that I was the kind of man to get as a settler on his place, and so, when I told him I wanted him to put up a house for me, he thought it over for a while and then agreed. Here are the figures: Cost of acre, three hundred and fifty dollars; cost of house, seventeen hundred and fifty dollars. I paid one hundred and fifty-five dollars down—this was in the year 1908—and I agreed to pay twenty-five dollars a month till 1910. Then I was to take title and give a mortgage for fifteen hundred dollars, or as much less as I could make it. And I tell all this to show that if I can do such things, with my limited earnings and limited means, almost anybody else can do them.

Well, when they were building the house I used to go out and look at it, and sometimes I'd feel a little chesty about it; and other times I would think to myself: "How on earth am I going to carry it?"

But there was my family, and—well, if I'd got my acre sooner I'd have been glad to have twice as many children. Many hands make easy work. The children all help. And think of the benefit to them of fresh air and sunshine instead of the crowded, dirty streets!

Now, I'm not going to tell any wonderful experience. It seems to me that if there is any value in what I have gone through it is because my experiences have been just what might come to anybody. I've made successes and I've made mistakes, and I'm going to make more successes and fewer mistakes—and that, after all, is the principal value of experience, as it seems to me. And I'm not going to give much advice. That would be foolish for a beginner like me. All I can do is to set down what I've been through.

It was in June of 1908 that I took possession. I had managed to slip in some early seeds before that, but everything was all rough and unready, and there was all the litter of the new building to clear away. Although we planted more things at once, and along in the season began getting good returns, on the whole I can count that broken year as only good for what it taught. It was with the beginning of 1909 that my real work with the place began.

The Benefits of Okra

In the first place, I prepared a hotbed and a cold frame; but they did not do very much good. I made a mistake with the hotbed—made it too low and faced it toward the east instead of the south. And the cold frame I didn't protect enough, and it let in cold air instead of keeping it out. But I'll be more careful with them for the next season.

Now, as to what I tried to do. I aimed, first, at growing all the vegetables that my family could eat. I think that ought to be a man's first effort, before he thinks of growing things to sell. Fill your own table and cellar first, and then on your surplus land you can raise things to sell.

There are several benefits in having a small piece of land. The money investment is much less; and then, too, the land itself can be worked to far better advantage, for you can give it much more personal attention and do so with much less expenditure of time. And you can fertilize it richly for much less cost than you can a large piece.

We had practically all the vegetables: tomatoes, potatoes, beans, peas, cabbages, beets, turnips. And besides these I gave attention to a few things with which I could get special results. That's the way to do. Grow everything for your family, and, besides, specialize with a few things for the market.

First, there was okra, which wasn't much known. I tried some in the hotbed, but there it failed. But I planted thirty-five cents' worth of seed early in May and gave up a space of twenty by fifty feet to it. Some of the seed was dug up by the chickens, but I got a lot of plants from what was left. It just grew easily for me, and I was ready with some to sell on July 23. It happened to be the first Northern okra in the market, so far as I could see, and people were still buying the vegetable from the South. Well, it came right along for me, and I saw grocers in the city and sold it. I got nine dollars and twenty cents from okra alone; and this was my first effort, and without any particular knowledge on my part. For the coming season I expect to make a good big sum out of it, for my hotbed will be all

If fruit canners who use the lye or caustic soda process for peeling peaches, think that this chemical treatment improves the fruit, or is evidence that they have used the best fully ripened fruit, why are they so secretive about it? Why don't they tell the public that they use this lye process? As a matter of fact, the lye process is objectionable from every view point of the consumer.

Hunt's Quality Fruits

THE KIND THAT IS NOT LYE-PEELED

are guaranteed to be knife-peeled strictly and prepared without the use of lye or caustic soda, or chemicals of any kind. We use only the finest tree-ripened California fruit and pure cane sugar syrup. The utmost care and attention, and absolutely clean methods in every department of our establishment results in our being able to produce canned fruits retaining the characteristic orchard flavors of the different varieties for

"We can the flavor as well as the fruit."

In ordering canned fruits from the grocer, be sure to specify *Hunt's Quality Fruits*, and you will get the finest canned fruits obtainable anywhere, so delicious that one taste will leave an appetizing remembrance and settle the dessert question in your home for *good*.

This signature [illegible] on every can.

HUNT BROS. CO. SAN FRANCISCO.

Largest Canners of Highest Grade California Fruits. CANNERIES Hayward, Alameda Co., Cal., and Los Gatos, Santa Clara Co., Cal.

MEMBER OF THE AMERICAN ASSOCIATION FOR THE PROMOTION OF PURITY IN FOOD PRODUCTS

We will mail you, postpaid, a prettily illustrated booklet

"Hunt's California Canned Fruits"

if you will send us the name of your grocer.

For six trade-marks from our cans, we will mail a set of three beautiful calendar labels FREE.

The man that is "Always Tired-Out" will soon be worn-out.

If the day's work fags you,—

If an ill-chosen meal upsets your digestion,—

If a sleepless night spoils the next day—then you are *not normal*, but are below par, unnecessarily, yes, and shamefully.

You were given a body that had an abundant *reserve fund of energy* to draw upon in just such hours of need.

The **Thompson Course** of Exercise is a rational, pleasant and easy means of securing and maintaining that reserve power which your body originally had and which you have dissipated by unthinking neglect.

My course is different from any other in that it regenerates (by natural movements scientifically applied) the *governors* of the bodily machine, i. e., the lungs, heart, stomach, intestines, etc. All these are *muscles* and can be strengthened by proper exercise. Yet it is an amazing fact that until my Course was evolved, no systematic treatment existed that was based on this axiomatically natural method.

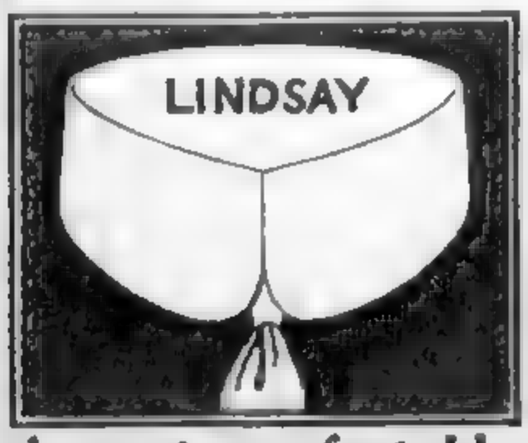
The clearness of your mind, the strength of your nerves, your hopefulness and joy in living, all depend on the tone and vigor of your vital organs.

I offer you something that will benefit every inch of your body and mind through every minute of your life, and I offer it on free-trial-terms that make it impossible for you to lose a penny.

Are you interested enough in making yourself a normal human being to send for and read my book, "Human Energy" (sent free and postpaid)? You will find it very startling yet obviously true.

J. EDMUND THOMPSON

Suite 30, 311 Main Street Worcester, Mass.



A most comfortable and stylish

ARROW COLLAR

15 cents each—2 for 25 cents

Cluett, Peabody & Co., Troy, N.Y.

ARROW CUFFS, 25 cents a Pair

AGENTS 200% PROFIT

Handy, Automatic

HAME FASTENER

Do away with old hame strap. Horse owners and teamsters will find these Fasteners [illegible] with great ease. Outwear [illegible]. Write today for confidential terms to agents.

E. THOMAS MFG. CO., 860 Wayne St., Dayton, Ohio

right and my soil will be in far better condition than last season, and I've had experience both in raising and in marketing.

And here's a pointer—you must learn to market your things attractively. Don't offer them rough shape. My okra I handled in a lot of four-quart peach boxes, and got forty cents a box on the average. I happened to get the peach boxes without cost, but if I hadn't got them I would have got something else.

And another point is to watch your market, and if a specialty, such as okra, shows signs of falling off, perhaps because too many people are growing it and offering it for sale, push something else instead. Keep your eyes open. Keep ahead of the other fellow. Try to think of things before he does.

Another good thing was endive. I happened to know of it and of its unusual virtues for salad. I knew that good restaurants wanted it, and that it was wanted in the homes of people who go to good restaurants. I planted a lot of nice seed, but the chickens scratched up a good deal and I had to try again.

Right here, perhaps, I should say that I started with too few chickens and not enough chicken house and fencing. But I know better now, and the chicken trouble will be remedied for next year. A great advantage of having so much as an acre is that you have room for making experiments

To get back to endive. I managed to grow a good deal of it and then I went to a fancy grocer. He was indifferent; but I explained the value of it to him. And that's another thing to learn: Do not be too easily rebuffed in trying to sell your own vegetables any more than you would be if you were selling any other kind of goods. I explained to this grocer and he agreed to take some at seventy-five cents a dozen. I went home happy. But my happiness was but short-lived; for when I came to get the endive out I found it was moist inside from having been moist when it was tied up for bleaching. You see, endive must have its tops tied over for bleaching when it begins to head up, only it must be tied up on a clear, dry day.

A Lesson in Economy

That was one of the things I found by experience—expensive experience, too, for I didn't get a cent for that endive this past season. But I did learn that I could grow it, and now I know how to bleach it properly and I also know that I can sell it. And next year I don't see how I can help making a good lot of money out of it. I can get eight dollars a hundred heads if I sell it by the end of December, and as I am going to begin it in my new hotbed I don't see how it can fail. My soil isn't particularly good yet, but within two or three years it will be so worked up with manure and fertilizer as to be a different thing. When I get my soil into tiptop condition, if I should devote a little less than a quarter acre to endive—one hundred rows, one hundred feet long, with one plant to a square foot—I ought to get ten thousand plants, which at average price should sell at fifty cents a dozen; besides, so much of it matures and sells early that the space will be free for something else—for green beans, for beets or turnips, or the like.

My land is heavy clay loam, liable to cake or turn to clods if worked in rainy weather. It was part of a farm and was in red clover when I took it. I plowed the clover under to help fertilize. I have already put on four hundred pounds of a commercial fertilizer for which I paid four dollars. I got it cheap, but I don't know just what was in it; for, like most garden men or farmers, I bought it of a local dealer and had no choice.

Besides this I am going to have some sand mixed with my soil before I begin next season. There is a sand pit near here and I can easily get it.

I experimented with five cents' worth of romaine seed, and had an unlimited supply for ourselves and all our friends.

Lettuce, of course, I tried, but it did not do very well, though well enough to pay for what I put into it. I planted it in rows eighteen inches apart, and then planted a row of lima beans between; so that when the lettuce should be off, by early June, the beans would be there.

A man ought to economize with his land all the time, and I see that there is a good deal more that I can learn along this line. Land should be kept at work just as a man

KEYSTONA
FLAT FINISH

THE MODERN WALL FINISH

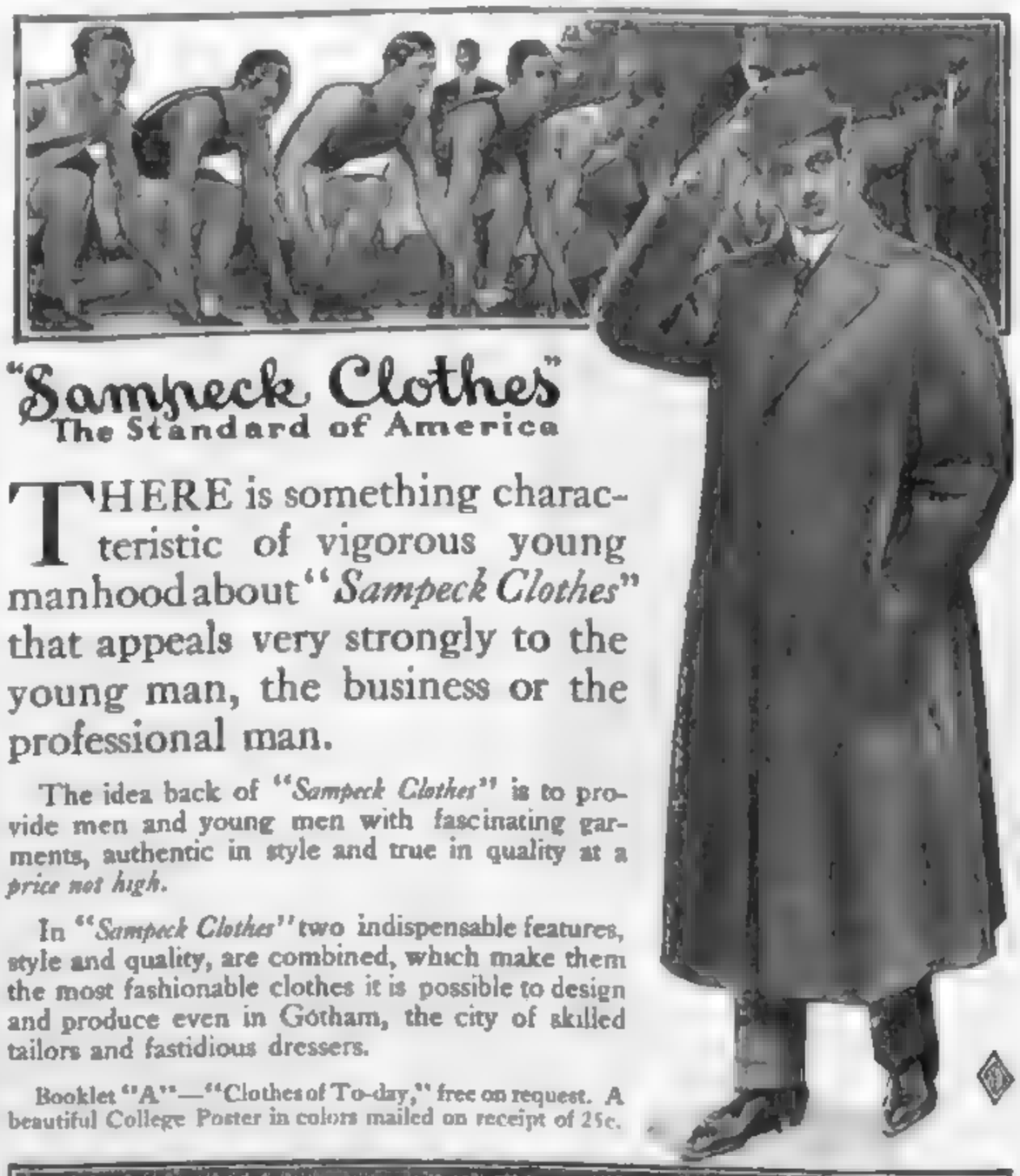
Keystona wall finish is something every household should know about. It makes a most beautiful, sanitary, satisfactory wall finish. It has no glaring effect, but is in every way pleasant and restful to the eyes. It does not rub off. Any stain or grease spot can be removed by washing. Is most durable and it is easily washed repeatedly without damage. It strengthens the plastering and helps to keep it intact. It is not a lime preparation or a kindred substance. It is more like a combination of paint and varnish; a special preparation already mixed ready for application. It is much cheaper than paint because it covers a much greater surface. Is very easily applied and can be handled by anyone. One gallon of Keystona will cover from 500 to 600 square feet of surface. All things considered, it is the least expensive wall finish on the market and most satisfactory. Will not change color behind pictures or furniture.

Send us $5.00 and we will send you enough to cover one room. Anyone can apply it. The old wall paper or kalsomine need not be removed. Send for booklet and color chart. For sale by everyone selling good paint. Keystona has a wide sale but should your dealer not have it, send us his name and we will supply you through him.

Keystone Varnish Co.

Brooklyn, N. Y.

The Patents issued on Keystona make it impossible for any other Manufacturer to produce a liquid, flat, washable wall finish that will do what is claimed for KEYSTONA.



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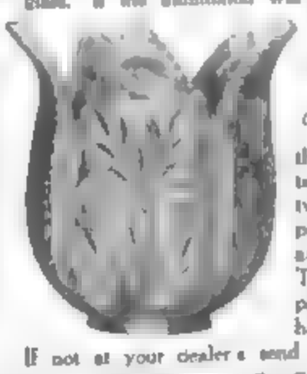

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(the arrow points to it)

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should be kept at work. To let part of one's garden stand without a growing crop is like letting a laborer stand with nothing to do. You own the land's time and ought to have the benefit of it. Aim not only at early results but also at frequent results.

There is good money in potherbs; and this season I grew, from the seed, parsley, leeks, sage, thyme and celery. I did not go into celery largely, but grew only a little for bunching up with the potherbs. Ten cents' worth of leek seed will yield all that a family of our size can possibly use, and furnish at least two dollars' worth for sale in addition. Of paraley I put in five cents' worth of seed and had prodigious returns—we supplied all our friends, had all we could eat, and shall continue to have it through the winter by putting a box over it and protecting with leaves. I gave up to it only a space three and a half feet square.

That mention of leaves reminds me that leaves are worth something. They are too often thrown away or burned. They make an excellent protection for plants in cold weather, and an excellent mulch.

I had a large root of thyme given me, and I put it in last spring and had thyme throughout the year. The coming spring I will cut it up and get several dozen plants from it.

And here's another thing. I put a large root of mint in a box in a damp and shady place. Well, we had all the mint sauce we wanted for lamb, and I shall cover the mint this winter and in the spring there will be a lot. In early spring mint is in demand in the cafés, and I ought to get fifty cents a week from that alone.

Irrigating an Acre

Lima beans were one of the things that did not turn out very well; and yet we had a good many cookings of them, and one single cooking paid for the seed! That's the constant wonder of it with growing things! Limas are one of the things that a man ought to grow, not only because they are one of the finest of all vegetables when absolutely fresh, but because they are good for the market and can also be dried for winter consumption.

Snap beans I planted early and took a chance, and then I kept planting all summer. Of my early ones I sold a bushel for ninety cents to a grocer, showing that I can market them next season. And we had plenty of them to eat. The late ones got nipped by the frost.

Peas are an expensive crop to handle in proportion to results, but any one who has once known the taste of green peas absolutely fresh from his own vines will never be content without them. I bought a quart of seed for twenty-five cents and made three plantings, two weeks apart, the first being in late March. Altogether this made a row one hundred and twenty-five feet long, and about the middle of August I put in about fifteen cents' worth more. From the forty cents I got at least two good bushels.

From ten cents' worth of squash seed I got a bushel. I put in twenty-five cents' worth of sweet corn and took out three bushels. Field corn, ten cents, gave me two bushels, which I grew for the chickens. Two bushels of seed potatoes cost me three dollars and I got out fifteen dollars' worth; not enough for all winter for a family of our size. One reason why my potato crop was not better was my mistake in plowing my heavy soil too early, instead of waiting till the winter wetness had gone.

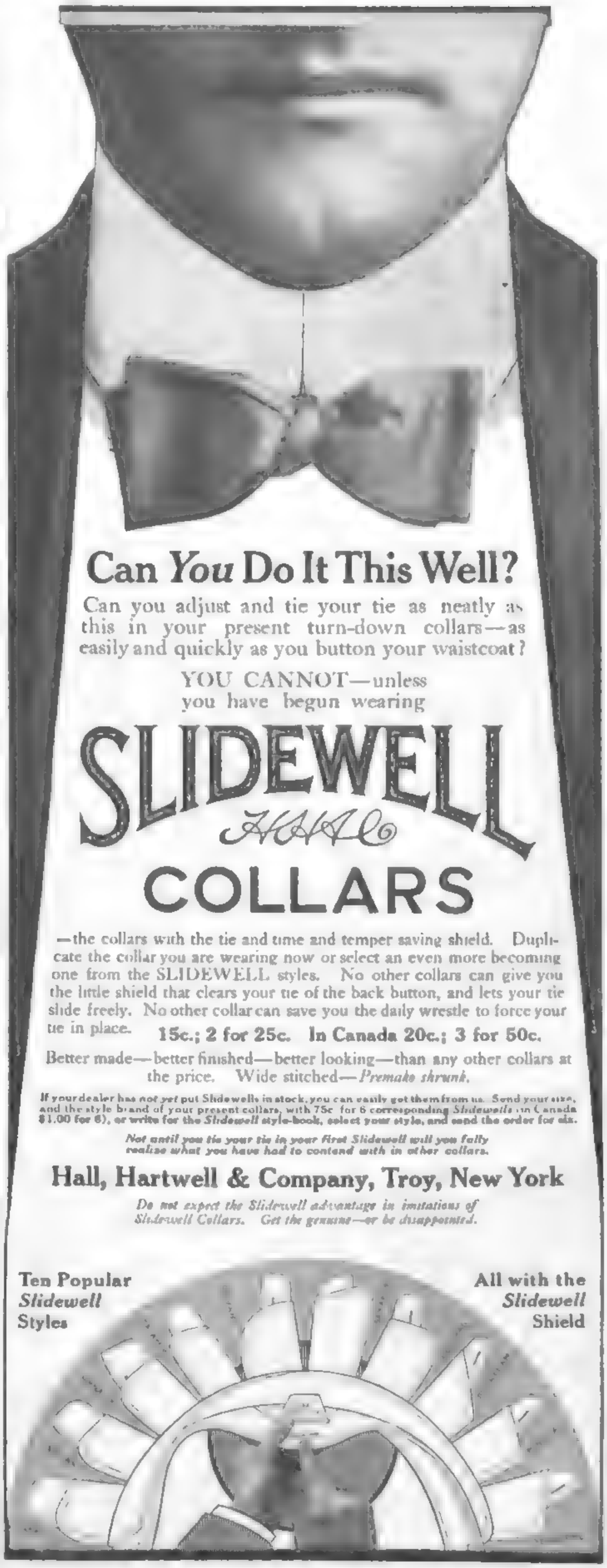
Another reason why my potatoes were not so much of a success, and why I did not do better with a number of things, was that the past season was one of astonishing drought. I have no spring or running water, but only a well; so the water has to be pumped and carried when it does not rain.

I put in a pipe leading from the kitchen sink to the center of my acre; and all the kitchen water runs to a pit there, and is used on the soil.

Some expenses are necessary, but not many. Plowing and harrowing at the beginning of the season cost me five dollars. I use a hand cultivator, one of those with a wheel, and it cost five dollars, but will last for years. Besides this, one needs just a few simple garden tools, such as hoe, rake and spade.

We all turn in and work, more or less, and next season my oldest boy will also help me at marketing things.

Tomato seed came from the Government. It gives away a lot every year, and I don't



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Can you adjust and tie your tie as neatly as this in your present turn-down collars—as easily and quickly as you button your waistcoat?

YOU CANNOT—unless you have begun wearing

SLIDEWELL HALO COLLARS

—the collars with the tie and time and temper saving shield. Duplicate the collar you are wearing now or select an even more becoming one from the SLIDEWELL styles. No other collars can give you the little shield that clears your tie of the back button, and lets your tie slide freely. No other collar can save you the daily wrestle to force your tie in place. **15c.; 2 for 25c. In Canada 20c.; 3 for 50c.**

Better made—better finished—better looking—than any other collars at the price. Wide stitched—*Premaks shrunk.*

If your dealer has *not yet* put Slidewells in stock, you can easily get them from us. Send your size, and the style brand of your present collars, with 75c for 6 corresponding *Slidewells* (in Canada $1.00 for 6), or write for the *Slidewell* style-book, select your style, and send the order for six.

Not until you tie your tie in your first Slidewell will you fully realize what you have had to contend with in other collars.

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Do not expect the Slidewell advantage in imitations of Slidewell Collars. Get the genuine—or be disappointed.

Ten Popular *Slidewell* Styles

All with the *Slidewell* Shield

For buildings such as shown or for any concrete construction use

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Brick and Cement Coating

to protect concrete, cement or stucco against the ravages of dampness.

This coating will overcome the spotted appearance of concrete, give its monotonous gray any shade you desire. It does not destroy the distinctive texture of concrete. It becomes a part of the material itself and will not peel, chip or flake off, when used on your concrete, brick or stucco residence, factory, mill, garage, stable, cellar, swimming pool, conservatory, subways or air shaft.

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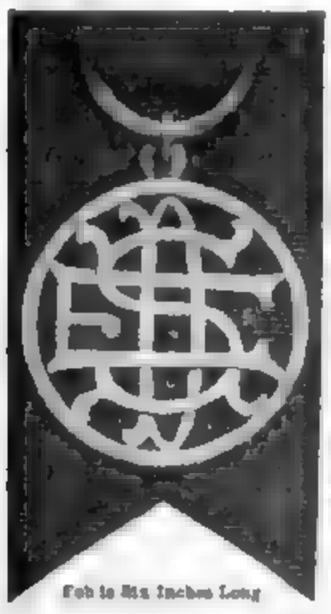

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Going Fishing? Try a "BRISTOL"

Expert anglers everywhere acknowledge its superiority. My new BRISTOL Rods are 12 years old but I can swear them out [illegible] Sherman buys BRISTOL" Rod is guaranteed for 5 years. None genuine without the word "BRISTOL." Beautiful new catalog mailed on receipt of 5c or will be sent FREE including handy fish hook disgorger for the name of your local dealer in fishing tackle. Wyeth art calendar, beautiful [illegible] for 25c

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Made Into a Coat Sweater for $1.00

High neck or blouse style made into handsome modern coat sweater with reinforced knit strip. Any color desired. Pearl buttons.

Ship sweater by mail (rate 1c oz.). Send letter enclosing $1.00 and notification of shipment.

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see why some of it doesn't get to every man who is seriously trying to garden. The first week in March I planted this tomato seed in a box a foot and a half square, in the kitchen window, and set out the plants in June. There were far more than I had room for, so I gave away most and planted forty, giving up a space fifteen by sixty feet. I set out thirty more plants in July. And here's the total result: Fresh tomatoes in profusion from early July to December 1, forty-two quart cans in the cellar, thirty-eight bottles of catsup, twelve quarts of tomato and apple jam, twelve quarts of mixed okra and tomatoes

Put your garden in your cellar! Why, among other things in the cellar for winter are three bushels of carrots, four of turnips, one and a half of parsnips, one of leeks, four of rutabagas, one hundred and sixty heads of cabbage, two tubs of sauerkraut, thirty-seven cans of string beans and a lot of potherbs.

When one can do this sort of thing doesn't it seem as if everybody ought to have his acre, or at least his half acre? And it seems to me that no greater good could be done, by rich men who want to help mankind, than to buy up land not too far from the cities, at acre prices, and encourage men to take it from them, in small lots, at acre prices, and let them begin a life of health and independence.

Of onions we had all we could eat, and there are seed onions for next year. And there's a kind that are called multipliers, that instead of turning to seed on top turn into bunches of sets, for planting. You get your winter onions from one end of the plant and your sets for spring from the other! I'll put in a good many of them for next year.

In estimating what money you save in a year by having a garden you must not estimate that for family use you make only what you would have paid out in vegetable purchases. For when you have a garden you eat so freely; you eat such generous servings! And it is good for you. It saves you from buying not only a lot of vegetables, but a lot of other food as well.

A Living Guaranteed

The matter of giving away your produce is an important one. There is a hospitable friendliness about a reasonable amount of it, but nothing is more foolish than the indiscriminate giving of most people in the country. City visitors come to take garden gifts with a sort of contempt. They think the gardener is only giving away what he can't use and that they are doing him a favor by carrying it off. And on the other side, the gardener is throwing away money. A fool and his vegetables are soon parted

A man ought to use or sell all he grows. Decomposed vegetable matter is not waste; it is an excellent fertilizer. And in selling, get a low price when you can't get a high one. With perishable products it is sometimes wise to take what one can get. And it sometimes works out well the other way round. My wife has canned a lot of beautiful pears that she bought, for twenty cents a bushel, from a neighbor who couldn't get rid of them promptly enough.

Fruit I shall have myself in time. I have set out grapes, apples, pears, cherries, currants and blackberries. There is no reason why a family with an acre should not have pretty nearly everything. And besides the young trees set out I have planted fully one hundred and eighty peach-stones. If they come up, well and good; if they don't, nothing is lost.

Of cantaloups I had two fifty-foot rows from ten cents' worth of seed; perhaps two bushels in all. Not bad for a first trial and a drought year! Strawberries I haven't grown yet; but there was a chance, near my place, to pick all we wanted for a cent and a half a quart, and so my children gathered at that price all we could eat or put up for the winter. It pays always to be on the lookout for such chances.

I think there is nothing that can give a man such pride as owning his own place, and I am sure that no millionaire is prouder of his big estate than I am of my little acre. It means such health and pleasure, and you can give your children health and independence and an out-of-doors cleanliness of thought. And the more skill and experience a man acquires and the better he makes his soil and the consequent returns from it, the more does his acre guarantee him independence in his old age. An acre of vegetables will always keep the wolf from the door.

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to all Letters and your replies. No need to look in one place for the letter and in another for the copy of your reply. Both are filed on One Folder.

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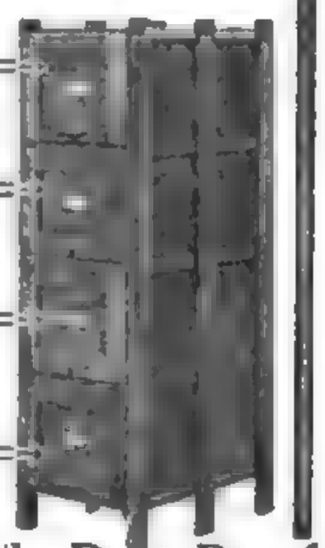

$13.25 Each, Freight Paid or from Your Dealer Solid Oak, Dust Proof

(Similar cabinets of Three drawers $11.00 and Two drawers $7.70, also Legal Cap and Invoice sizes at proportionately low prices.)

And Here's the Weis Filing Desk [illegible] drawers like cut from [illegible] in each desk, are [illegible] to hold 3x5 or 4x6 Index Cards, or to file and classify Checks, Receipts, Orders, Legal Blanks, Electrotypes and dozens of other things.

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One to four Transparence Filing Drawers, such as in the cabinet above, suitable for Letters, Catalogs, Sermons, Clippings etc., or Plain Storage Drawers for any other purpose [illegible]

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Golden or Weathered SOLID OAK (Birch Mahogany $24.50)

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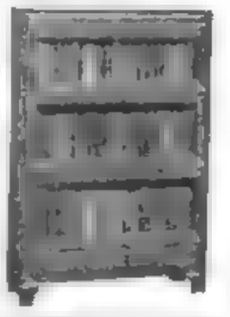

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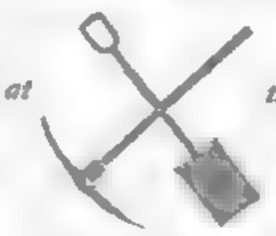

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One reason is this: Construction Bond is sold *direct* to *responsible* printers and lithographers (instead of through jobbers), and *only* in quantities of 500 lbs. or more at a time.

This modern method of distribution effects so great a saving that the *largest* users can secure letter-heads and envelopes of satisfying, "impressive" quality at moderate cost—*if they secure Construction Bond. Specify* it in *your* next order.

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Prove for yourself in your own home, that the Kalamazoo is the most perfect—most economical—most satisfactory range for you to use—if your money back if it's not.

Cash Or Time Payments

We want every housewife to know the comfort and convenience of a Kalamazoo in her home. You can buy on easy time payments or pay cash. Either way—you save $10 to $30 on any stove in the catalog. We make it easy for responsible people to own the best stove or range in the world.

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We Make a Full Line of High Grade Gas Ranges

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A Kalamazoo Direct to You

Oldsmobile

12th year

FACING the subject squarely, the purchase of a motor car involves one of two things:—investment in a certainty or speculation in a possibility. . . The unknown car may turn out satisfactorily, but the selection of a car that has "arrived" and has a known record extending over a period of years is the wiser course, because—*a good motor car is the product of growth.*

The Oldsmobile represents that which is good and permanent in mechanism and design:—it is the epitome and record of automobile development, in America and in Europe, for the last twelve years. For that reason its prestige is highest among those who know most about what a car should be.

The "Special":
4-cylinder, 40 H. P., 36 in. tires

The "Limited":
6-cylinder, 60 H. P., 42 in. tires

OLDS MOTOR WORKS, LANSING, MICHIGAN

LICENSED UNDER SELDEN PATENT

¶ It does seem as if almost all of the superlatives had been exhausted in speaking of Young Men's Clothes. "Best," "Classiest," "Perfect," "Unrivaled," etcetera, are common words in Clothing "advertisements."

¶ Let us make this advertisement different by simply requesting you to visit some progressive Clothier in your town and let your own eyes judge the comparative merits of the L System Clothes.

¶ We rest the case entirely upon what your eyes will see and what your best judgment will dictate.

Send 2c for the Style Magazine or 24c for the four new colored posters.

H. M. Lindenthal & Sons

Style Originators

Chicago New York Boston

EASY MONEY

(Continued from Page 5)

But in that seemingly frank and candid statement were various airy gaps. In the first place, you can't shake out small holders by boosting up the price. In the second place, if Crystal were going higher, Shreyer was hardly the one to share so freely the benefits attached. Usually the profits in Mr. Shreyer's dealings were segregated to himself. The only occasion of running up Crystal and letting the public in would be to unload on them at the highest figure. Before then, Mr. Shreyer would remain discreetly silent. Derwent laughed inwardly with contempt.

"I beg pardon?" he observed.

Then they had the explanation—or, at all events, Shreyer gave it as such.

"Oh! . . . I perceive your—ah—doubts," he observed, and then deliberately and solemnly winked. "You think I will have to pay heavily for my stock, since all the small fry will purchase. To be sure! To be sure!" chuckled Mr. Shreyer, and beamed in turn. "But tell me—how about the others? The big fellows? The ones that run the market? They—they" he drawled "they will see in this nothing but a trick. All of them will sell. We will have them selling for all they are worth. This will establish a large and healthy short interest, and then—then——" Here he halted and again ponderously winked. "Then," said Shreyer enthusiastically, "we will make them all walk up to the window and settle!"

It was ten minutes later when the benevolent, jovial, still-smiling head of the Crystal Trust bowed himself out. In his wake uprose a second upheaval among the men in the customers' room. During his conclave within the news bureaus had begun to bulletin his coming in Wall Street, so that the fireworks renewed themselves about the Crystal post on the board. But behind, in their private office, Derwent and Hyde gazed at each other with a singular air of derision.

Hyde was the first to break the pregnant silence. "Well, Perry?"

There was a depth of inquiry in the words, but in answer Derwent only shrugged himself. "Humph!" snorted Hyde; "I thought you said he was coming here to tell us what to do"—and at this remark his partner laughed unmusically.

"Well, didn't he?" he mocked. "Aren't we going to wash ten thousand shares for Shreyer—that's it, isn't it? It looks pretty clear to me." Then his own disgust got the better of him. "Bah! . . . and it's for this I've sold myself—let him sell me, too! Well, it serves us right," he observed contemptuously. "That's what we deserve for letting him work off his game on those men outside."

But with Hyde the time to think of others had passed. "Too late to cry over that, now. We've got to figure what's in it for ourselves."

"Ourselves!" Derwent threw up his hands with another scornful laugh. "Oh, we're running a public laundry. We get our pay for washing his dirty stock." There was in this remark something to show the force of Derwent's wrath, his contempt and self-derision. Ordinarily his speech was careful, precisely chosen. Before he had finished, Hyde, with a grim decision in his words, began to speak.

"Well, I'm not going to be flimflammed I know what I am going to do."

"Oh, do you!" Derwent mocked. "So your mind's made up already?"

"Yes!" cried the other, and with that he uttered another Wall Street dictum: "It's all a swindle, a bunco game—and so, when in doubt—in doubt, sell! . . . It's too late now to turn back. I'm going to sell five thousand at the market on our own account. Then another five thousand if she touches 102 . . . You wait!" he growled "I'll copper him at every turn he makes."

"Copper him? . . . ten thousand shares!" Derwent stared at the other gaping. "Lord!" he said warningly, "you know what it means to us if he happened to tell the truth?"

Hyde knew, but gave no heed. "I'll not bust without a quiver. It's Pike's Peak now, or nothing!"

Then the door closed behind him. He had gone, leaving Derwent still agape.

. . . . . .

It was late, long after dark that evening, when Derwent reached his house. During the day he had hung over the tape enthralled, waiting—fearful every time the whirring type-wheels paused that the next quotation would spell out the signal of disaster. Perhaps Shreyer hadn't lied. Clack! clack! burr-rr-r! clack-clack! clack! clack! His ears were dinned with the machine's rasping cluck and chatter, his eyes swam hazily from staring at the string of cabalistic signs and numerals that jerked themselves into view. He dared not leave it unwatched, though, indeed, there was nothing to be done. Still less did he dare to face the crowded customers' room. Instinctively, he knew how the men he'd helped to cozen would crowd around, plying him with questions and demanding, each one in turn, the reason for Shreyer's coming. Of course, there would have been one easy way to satisfy his conscience—to tell them frankly just how matters stood; that he was as much in the dark as they were. But he knew, if he did so, that no one man in the room would believe him. For some reason, not even the truth is above suspicion in Wall Street.

However, he did send for Beeks to charge him with a warning.

"Don't encourage those men to buy—to buy, you understand."

Beeks clearly understood. "No, certainly not. I never tip 'em off, not even when I'm sure," said Beeks and, grinning, made a mental note. Later, the thought materialized itself in a little transaction of his own.

But aside from this, Beeks had returned to the customers' room, and with accustomed zeal had done all the lying necessary. "Mr. Derwent don't know a thing. Old man Shreyer just came in to smoke a friendly cigar."

"*Ach!* tell it to the birds, yes!" said Mr. Pincus, burying his head between two expressive shoulders. As for the others, Dolger, haunted with a fresh terror, had suggested fleeing to cover, whereat Mr. Pincus again advised him: "Don't"; Mr. O'Malley had grunted; and Parsons, idly shrugging himself, had slouched back to his seat, a gleam of amusement in his eyes.

Meanwhile the antics in Crystal continued. After touching 101⅝ it had sold down three-quarters of a point under the usual profit-taking toward the close. Then, for the first time since the morning, Derwent had dragged his eyes from the tape, dully conscious he must face it again in the morning—the day after—perhaps for many days to come! Or, instead! There he quaked, gasping at the thought. A flurry would end it in a rush. It was on so narrow a margin as this, now, that the firm of Hyde & Derwent tacked the lee shores of sudden disaster.

A desperate risk, thought Derwent, to chance so much on the belief that Shreyer lied. As he walked up the steps of his house he recalled that Shreyer and his wife were to dine with him the coming Thursday night. It was an entertaining memory. He was to make a guest, a seeming friend, a fellow of the man on whose lies his fortunes depended. But then, in Wall Street affairs one has to defer to things like this—to break bread even with a sham, a cheat, a trickster. Still, Shreyer was an eminent personage; his wife was a social somebody. Above Washington Arch—the lower boundary of that smart world in which the Shreyers moved—few gave heed or cared what went on below Fulton Street, the police dead-line of the financial district—how the money was made, that is—raked in, snatched out of other people's fingers. Many up there would have been glad of the honor that Derwent had begun to despise.

One thought led to another—Shreyer, crooked always, had failed even to play the game according to its crooked code. Foremost in this is the rule that once uptown, and especially at your own dinner-table, you must not lie. Yet it was because of this that Derwent and his partner had first broken loose in the tempting game of easy money. Together they had caught the man lying definitely at his own board—doing it, however, after the women had left the room and while the men-servants hurried about the sherry and cigars. But, guessing shrewdly, they had coppered him then and made a killing. Easy money, to be sure. The fever was in their blood. It made them want their bit

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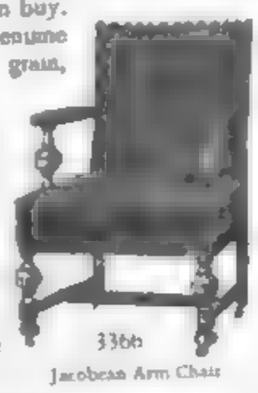

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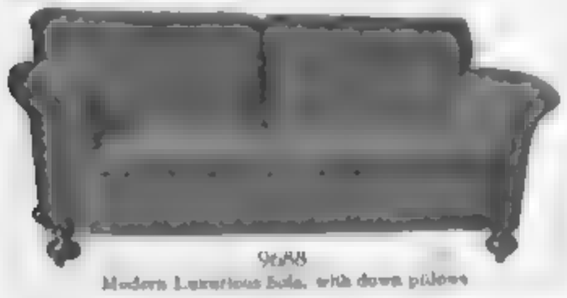

9688
Modern Luxurious Sofa, with down pillows

like the other money-snatchers around them. As one hears elsewhere, even the dealer in a faro bank may grow tired of merely dealing. Though he knows the game is crooked, still he's got to have a fling himself.

But one cannot always make a killing in Wall Street. Some one has reckoned the chance of profit on a turn at only two in five. The two had tried again—easy money! And afterward——

"My soul!" whispered Derwent, as he felt slowly for his key.

As he closed the hall door behind him he was aware that Mrs. Derwent was coming down the stairs. She had already dressed for dinner; and, under the glow of the lamp above, her fair, smooth arms and shoulders gleamed softly white and girlish. One saw in her face the calm placidity of a woman satisfied with life, an air not in the least arrogant or self-sufficient, but one, instead, that spoke of gentle and pleasing contentment. It became to her all the more sincere, because—as she flattered herself—she had been able to take no small part in helping Derwent to what she regarded as his meritorious success. Not every woman can plume herself for this.

Now at the first glimpse of her husband's face an exclamation escaped her. "Why, Perry!" she cried and hurried downward.

"Well, Alice," said he, and looked up smiling. In that brief moment, by an effort, he had managed to smooth out the worry in his face.

Mrs. Derwent waited till the door closed on the retreating servant. "Is anything wrong?" she asked, and fixedly regarded him. She was not so young and girlish but that she had begun to guess, in a vague way, something of the ups and downs in her husband's risky calling.

"With me? . . . Oh, nonsense!" he bantered, affecting a light astonishment.

As they went up the stairs together, Mrs. Derwent's light and careless laugh bespoke the freedom of her mind. The cloud had fled from her horizon; she was again the young and placid woman—so much the girl that he looked at her furtively, wondering how she would take it were she ever faced by a deep and tragic issue. What now, if she were told of the peril that already touched them? He shook inwardly at the thought of it.

"What do you think!" she cried, with a little ripple of gaiety. "I went to Udall's, today, and looked at all their pearls. One was a string"—bobbing her head as she spoke—"all perfectly matched, and with a pendant so big!"—here she arched her thumb and forefinger to describe it—"and only thirty thousand!"

A brief, uncontrollable pang swept through Derwent. It affected him painfully to hear her so lightly and familiarly babble of money. It made him feel, for the instant, as if his life with her were based on false pretenses; that it was a deceit to let her go on thinking him the prosperous fellow she so fondly and firmly imagined.

"Thirty thousand? But that's a good deal of money, dear!"

"Isn't it?" she laughed and playfully pinched his chin. "I can't possibly save it up before Christmas out of my household accounts."

But Derwent hardly heard now. Inwardly he was again cursing Shreyer, himself, Wall Street and the way money dangled just beyond his reach. He wanted it not so much for himself but for her; and there came into his mind then the image of Shreyer's wife, a fat, heavy-eyed dowager type, her bare shoulders pasty-hued under the lamplight, and around her neck a string of white and immaculate pearls, hanging like dewdrops on a—a—well, a cauliflower, he thought, snatching at comparisons. But this vegetable garden imagery passed in a whirl of other reflections. Easy money! Easy come and easy go! He wished to give his wife everything—to give to her in the way that the others whom he envied gave to their wives. But, as it was, Derwent had given a great deal to her—more, indeed, than he had any right to give, for, measured by any standards, the Derwents lived luxuriously. The big house, the flock of expensive servants, their motors, the entertainments they gave and the gowns that Alice wore—all these testified to that love of show and prosperity that seems to attack whoever plays with easy money. But it was for another reason that Derwent inwardly cursed. All about him was sham, bluster, flimflam—all a cheat, as he knew.

"Just wait!" he exploded, his vehemence awkwardly hinting of the storm that raged in his mind. "Give me time. I'll get you the necklace you want!"

Mrs. Derwent wheeled on him, her soft, curving lips parted in astonishment. "But I don't want it now. . . . Of course you will!" she exclaimed, startled.

He saw the slip he had made. It would never do to let her guess his state of mind. "There now!" he laughed, bantering again; "I meant only that I want you to have everything you wish."

It was the girl again, then, who came and rubbed her cheek against Derwent's.

"Silly!" she whispered. Once more she wound her arms about his neck, her mouth pressed almost shyly against his ear. "I have all I want now," she said. "You—idiot!" she murmured.

But at the dinner-table a sudden turn in the talk again shifted him toward raw, troublous thoughts. "Oh, I forgot," said Mrs. Derwent, and looked up suddenly over the centerpiece of fern. "Whom do you think I saw today?"

The manservant had just offered Derwent another morsel of the roast. As he had only played with the bit already on his plate, he shook his head impatiently.

"Can't imagine," he answered, matching his tone profoundly to her gay air of interest. "Some one I know?"

Mrs. Derwent shook her head. "Do you remember Jennie Farrar? She and I were at school together." Derwent could recall no one of the name. "Well," his wife went on brightly, "she has the advantage, then. She's been hearing a great deal about you lately."

"About me? How so?" In the way of a man burdened with a troubled mind he pricked up his ears alertly, trying to connect every trivial detail with a peril to himself. Across the centerpiece Mrs. Derwent still nodded amusedly.

"Don't you remember? Why, she married Mr. Parsons! You know him—the one who's trading in your office."

Oh, Parsons? Yes, Derwent knew the man, as it already has been shown. Now, though it were without a cogent reason, Derwent recalled that cool and self-intent personage with a sudden twinge of disquiet. Curiously enough, he rather liked the man, admiring his steady nonchalance, that habit of the trained and nervy gamester; and once he had even gone so far in his friendship as to warn Parsons against the inevitable if he kept on playing the market. In response Parsons had laughed with a suave indifference.

"Parsons! Oh, yes, I know him," Derwent slowly responded. "What of her—his wife?" he asked, drawling it carelessly.

"Oh, nothing much," answered Mrs. Derwent. "I met her in at Udall's. She was buying him some little trinket for his birthday—so I took her home in the motor. They have a little apartment over in the Nineties."

Derwent was not particularly interested in the Parsons' domestic fortunes. He would have been willing to let it drop there, but Mrs. Derwent kept on speaking.

"You know," she observed reflectively, "I don't believe they've been very prosperous."

"They—who? Oh, the Parsonses!" exclaimed Derwent, awakening. He had gone dully to dreaming during his wife's few words.

Mrs. Derwent thoughtfully pressed her lips together. "Poor Jennie! It was a wee apartment—one maid, too, I think; and then the furniture wasn't very elevating—rather dowdy, in fact. I feel rather sorry for her."

Derwent, who had begun to make bread pills on the tablecloth, responded heavily: "Oh, he has a fair balance with us. The man's doing well enough for one that gam—I mean, speculates in stocks."

Mrs. Derwent gave no sign she had heeded the swift correction. "She must have a rather stupid time of it, I imagine. I rather thought of asking them here for Thursday night."

During this Derwent's mind had again drifted away for the moment. But at her suggestion—and it came unexpectedly—he sat up as if his wife had jolted him. "Thursday? But you forget, Alice," he protested, so that one would have thought him even a little alarmed, "the Shreyers are coming then."

Mrs. Derwent hadn't forgotten the fact, as she showed. "That's what I meant. It might help Mr. Parsons." Then she wrinkled up her nose, making a little face.

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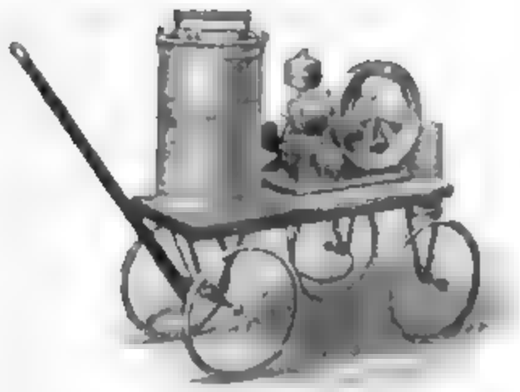

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"You're always frank enough to say," she laughed, "that you have Shreyer here only for what you can learn from him. Mr. Parsons might learn something, too."

The manservant had just offered Derwent the salad. He shook his head and, when the man's back was turned, flashed a look at his wife. When the man left the room, a moment later, he declared himself.

"Listen, Alice," said he, in a quiet though decisive tone; "don't have the Parsonses here. I'd rather you wouldn't."

Mrs. Derwent had ruffled up her brows perplexedly. "Is it because he hasn't got on? Perry, because you have done better than he I think you should be generous. Or don't men in Wall Street associate with others who have less?"

It was like a slap in the face—his wife's innocent assumption that he was among the ones to be envied. Restraining himself he tried to explain, though the effort helped him little. "It's not that, Alice; I can't mix too much with my customers—ask men here that gam—oh, dabble in stocks, you know."

"You almost said gamble, Perry. Is that it—that Mr. Parsons is a gambler? It hadn't struck me before." Derwent, after a brief, thoughtful stare, looked down at the table. Parsons was a gambler, of course, but it was in Derwent's office that he gambled. He waited, silenced, wondering whether she would grasp the connecting thought. Mrs. Derwent went on evenly. "But you have Shreyer here. He must be a gambler, too—yes, because he plays stocks as well."

A laugh, spontaneous though harsh, burst from Derwent's lips. It gave him an opening, a chance to turn the talk away from a topic that filled him with growing discomfort. "He? Oh, Heavens, no! Shreyer only bets on a sure thing. He has the game all fixed before he goes into it."

But, obviously, Mrs. Derwent was determined to cling to the one persistent train of ideas. Even her husband's jarring derision for Shreyer could not turn her from the purpose. She waited only till he could finish. "Then again," said Derwent more quietly, "Shreyer deals in thousands of shares—amounts worth a million at a time."

"Yes—I see what you mean," his wife responded. "Shreyer's not a gambler because he risks nothing, and because he deals in thousands—a million at a time. But Parsons? Well, he has only a little money; he risks everything—so that makes him one. Do you know," she observed absently, "it seems to me more a distinction than a difference?"

During their married life Derwent, more than once, had been forced to shift the talk adroitly to keep her from understanding the significance of a broker's real vocation—that is, of those that take business on a margin.

"Of course," said Mrs. Derwent reflectively, "I wouldn't ask some of your other clients here—that funny Mr. Pincus, for example, the one you've told me about. Or that seedy Mr. Dolger. O'Malley, too—the one you said was so much like a bear. But Mr. Parsons——"

Derwent wet his lips and laughed mirthlessly. "Pincus? Well, hardly. He used to keep a butcher shop."

"A butcher shop?"

Derwent laughed again. "Over in Third Avenue. He got the Wall Street fever so that he had to give it up."

"Oh! The fever to—to—speculate?" At Derwent's nod she looked down at the table, her eyes hidden behind their lids. "Was the man Dolger a butcher, too?"

Derwent was growing nettled at her persistency. "Oh, come now, Alice!" he protested, as humorously as he could

"But I have a fancy to know. Tell me, won't you?"

Derwent sighed, then, and leaned back in his chair. "I don't see what this all amounts to. Dolger had a shoestore down in Sixth Avenue, I think. Of course," he suggested ironically, "if you'd like to have them here at a party——"

"Wait! . . . Now, please, Perry—and don't laugh. I'm trying to get into my mind what a brokerage office really is. Mr. O'Malley was a telephone man or something——"

"A telegraph operator," corrected Derwent wearily.

The pucker on Mrs. Derwent's brow had become more marked than ever. "Humph! . . . Pincus, the butcher; and Dolger, a shoeman; and O'Malley, the telegraph operator; Parsons, and then others doubtless I know nothing about. Why," she exclaimed suddenly, "I don't see how we have any right to be snobbish, stuck-up, particular. It's just like a shop—something in trade. You have to keep your door open—to do business with any one that walks in. Yes! It's just a shop. Nothing but a shop, and here"—she laughed, rather metallically, he thought—"here I've been thinking it something dignified and noble. Oh, well," she added, and lifted her shoulders, "what's the odds, so long as it's honest?"

She pushed back her chair and arose. "Listen, Perry." Though her voice was even, still gently controlled, there was nevertheless in it a tone of strong and unmistakable decision. "I want you to promise me," she said, her eyes on his, "that when you can you will get rid of those men—they—the ones you've told me about. I may be stiff-necked, biased, a prude"—Derwent knew she was anything but that, narrow-minded or bigoted. "Still," she added, "I hate to think of men—like them! The butcher, the shoe man, O'Malley and the others—all common gamblers—and Parsons, too—I hate to think that you even have to rub elbows with such fellows. Of course, you'd never gamble, but still——"

Derwent promised. There was nothing else to do. Of course, as he told himself, his own turn in Crystal was not gambling. Ten thousand shares meant something dignified. It was not gambling, but operating. Then came another thought—ummh! Derwent winced. He recalled then how he had helped deliberately to bamboozle and cheat the men who had trusted him. Was that operating, too? He got rid of the thought as quickly as he could.

But, anyway, it was not a lie to promise her. He meant it devoutly enough. He meant in all sincerity to get out of the market—to stop operating, gambling, whatever it was, once he could clear his skirts. Afterward, he would play strictly on the level, both with his wife and with his customers. Just give him another chance, that was all he asked. It was all bred of the depressing sense of honesty men have when the game goes against them. Easy money has a curious effect on the conscience, more particularly when the grapes hang high. But Derwent meant it. If he could only escape from the market!

But, as Wall Street knows, it is easier to get into the market than out of it. Hyde & Derwent were in it up to the neck—far deeper than Derwent dreamed. But the next day the revelation burst on him like a thunderbolt.

On that afternoon, say, half an hour before the gong brought trading to an end, a burst of furious buying shot Crystal booming upward. It was abrupt, fierce and unexpected; he hung over the tape waiting for it to rise to the disastrous figure that meant Hyde & Derwent were wiped out. But at 105 Crystal stuck—moved no more; and then, as Derwent, still clinging to the tape, read "Prices at the Close," the door opened and Hyde stumbled in. "Say—I say, Perry," he mumbled thickly.

For a brief moment Derwent thought Hyde had been drinking—drinking!—and at a time when he had every need to keep a clear head—a strong hand on his nerves. But a look told the truth. Hyde was quivering with emotion only; his face was white, set, beaded with perspiration.

"Have you—say, you've seen, now?" he faltered, his finger wavering as he pointed to the tape coils tangled in the wicker basket by the ticker. "It's all up. All up. We're——"

Derwent, in a sudden wrath, gripped him by the shoulder. "Man, what are you talking about? Keep your nerve. We're not cleaned out till she crosses 110."

Hyde doggedly shook his head. "No. It's all over now—just a point or so more. That's what," he mumbled. "It ain't only that first ten thousand shares I sold. It's——"

Then Derwent knew—guessed the truth. "You fool! What have you done?" he cried.

Hyde told it all. "Beeks is on, too, only don't you be too hard on me. Those men out there—our customers—all their trades. It looked like a cinch to me. Say, I've been bucketing every order they gave me."

Then he slouched down in his chair and licked his lips again.

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Says Mrs. George Wm. Curtis

Writing from her home, West New Brighton, Staten Island, N. Y., Mrs. Anna Shaw Curtis (Mrs. George Wm. Curtis) says:

"I have found the Underfeed Furnace most satisfactory. It is the best for moderate weather which I have tried and will keep a very low fire for 36 hours, with no care. The regulator is all that is claimed for it and saves continually watching the drafts."

A Doubting Dealer Converted

Doubters are always quickly converted by UNDERFEED truth. M. P. Long, a Marshfield, Mo., furnace dealer, writes:

"I had read your testimonials and talked with several users, but I *could not believe* that the furnace would do what it actually is doing for me. It is not as much trouble as one stove. Last night I pumped in a hopper full of slack and as an experiment left the draft shut until 8 this morning. The temperature of the house was 74 degrees when I fired and the *same* this morning. The point I gained was that the slack fired and burned perfectly from start to finish with furnace draft shut and check damper open. The furnace will *pay for itself* in the saving of fuel besides the saving in time."

This illustration shows the Underfeed Boiler

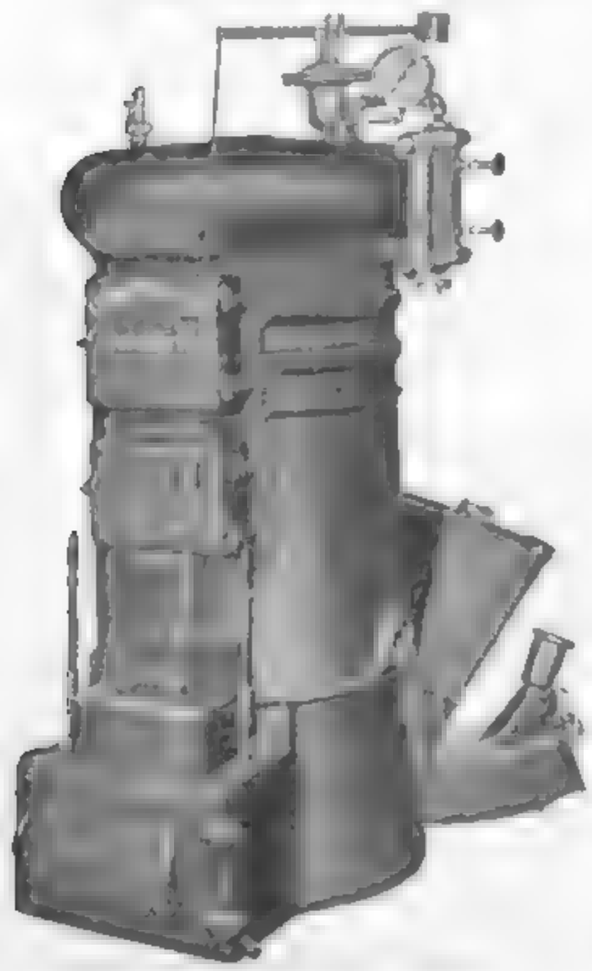
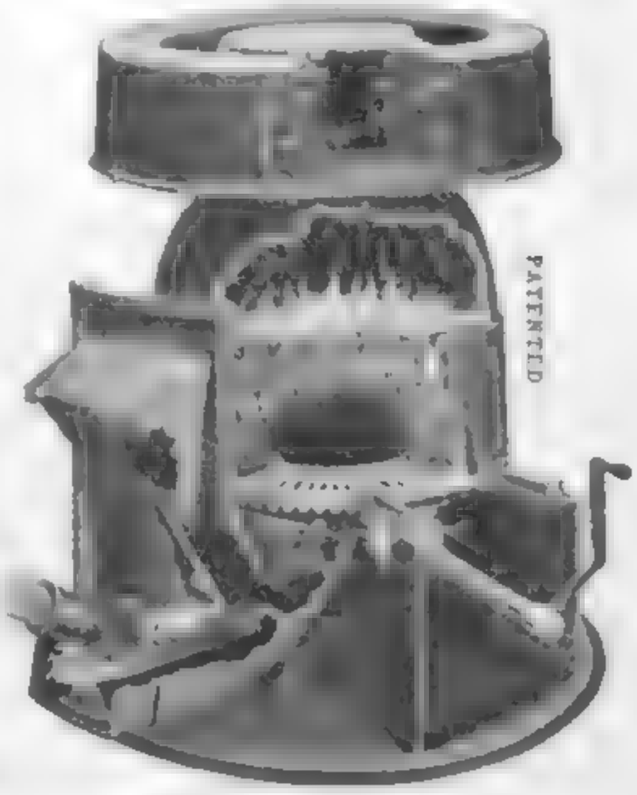


Illustration shows furnace without casing, cut away to show how coal is forced up under fire, which burns on top



Cheerful Proof from Minnesota

C. J. Rose, of Fergus Falls, Minn., did not choose without investigation. He writes:

"I studied the heating problem before I bought and picked the Underfeed as the best. After trial, I still stick to my first belief. It is easy to operate and any woman can run it. It is a fuel saver and any one wishing to install a hot air plant can make no mistake by putting in an Underfeed."

An Engineer Pays Tribute

Fred F. Moore, Civil Engineer, at 299 Broadway, New York City, writes:

"The Underfeed has heated my residence at Hawthorne with extreme variations, both night and day, between 68 and 72 degrees F. The whole house contains upward of 18,000 cubic feet space. Not more than seven tons of mixed pea and buckwheat anthracite coal, costing $4.50 per ton in the cellar, was used."

We'll send you—FREE—a lot of fac-simile testimonials like these and our Underfeed Booklet of Furnaces or Special Catalog of Steam and Hot Water Boilers. Heating plans and services of our Engineering Corps FREE. Write today, giving name of local dealer with whom you'd prefer to deal.

The Peck-Williamson Company

329 West Fifth Street, Cincinnati, Ohio

Furnace Dealers, Hardware Men and Plumbers are invited to write Today for our 1910 Proposition

BUSINESS AND PLEASURE

(Continued from Page 10)

1908 model Appalachian runabout. That's a fine oitermobile, Abe, that Appalachian runabout. In the first place it's got a detachable tonneau and holds just as many people as the Pfingst car already, only it ain't so complicated. Instead of a six-cylinder engine, Abe, it's got a two-cylinder engine."

"Two is enough for a start, Mawruss," Abe commented.

"Sure!" Morris agreed. "And then again, instead of a shaft drive it's only got a single chain drive, y'understand."

Abe nodded. To him planetary and selective transmission were even as conic sections.

"Also it's got dry-battery ignition, Abe," Morris concluded triumphantly, "instead of one of them—now—magneto arrangements, which I ain't got no confidence in at all."

Abe nodded again.

"I never had no confidence in dagoes neither," he said. "People which couldn't speak the English language properly, y'understand, is bound to do you, sooner or later."

"So Fixman and me goes round last night to a feller what lives out in Johnsonhurst by the name Eleazar Levy, which Fixman got it for a lawyer, and we drew up a bill of sale then and there, Abe, and Fixman gives me a check for fifteen hundred dollars on the Kosciusko Bank."

"Was it certified?" Abe asked.

"Well, it wasn't," Morris replied, "but I stopped off at the Kosciusko Bank this morning and ——"

"You done right, Mawruss," Abe interrupted. "The first thing you know Fixman would claim that the oitermobile ain't the same shade of red like the sample, Mawruss, and stop the check."

"Fixman ain't that kind, Abe," Morris retorted. "The only reason that I certified the check was that I happened to be in the neighborhood of the bank. Because when you are at the Bridge, Abe, all you got to do is to take a Third Avenue car up Park Row to the Bowery and transfer to Grand Street. Then you ride over ten blocks and get out at Clinton Street, y'understand, and walk four blocks over. So, as long as it's so convenient, Abe, I just stopped in and got it certified."

"A little journey like that I would also think convenient if I would got to travel to Johnsonhurst every day, Mawruss," Abe commented. "And anyhow, Mawruss, in a swap one of the fellers is always got an idee he's stuck."

"Well, it ain't me, Abe," Morris retorted, "and just to show you, Abe, me and Minnie wants you and Rosie you should come out and take dinner with us on Sunday, and afterward we could go out for a ride in the runabout."

"*Gott soll hilfen!*" Abe replied piously

"What d'ye mean?" Morris cried "You wouldn't come out and have dinner with us?"

"Sure, we will come to dinner, Mawruss," Abe replied, "but if we want to go for a ride, Mawruss, a trolley car is good enough for Rosie and me."

Nevertheless, the following Sunday found Abe and Rosie snugly inclosed in the detachable tonneau of the Appalachian runabout, while Morris sat at the tiller with Minnie by his side and negotiated the easy grades of rural Long Island at the discreet speed of ten miles an hour.

"Ain't it wonderful," Abe exclaimed, "what changes comes about in a couple of years already? Former times, when a lodge brother died, I used to think the ride out to Cypress Hills was a pleasure already, Mawruss, but when I think how rotten the roads was and what poor accommodations them carriages was compared to this, Mawruss, I'm surprised that I could have enjoyed myself at all. This here oitermobile riding is something what you would call really comfortable, Mawruss."

But Abe's observations were ill-timed, for hardly had he finished speaking when the runabout slowed down to the accompaniment of loud explosions in the muffler. Rosie's shrieks mingled with Abe's exclamations, and when at length the car came to a standstill and the explosions ceased, Abe scrambled down and helped out the half-fainting Rosie.

"Any car is liable to do that," Morris explained, as Minnie searched for a restorative. "I could fix it in five minutes."

At length Minnie found the bottle in the tire box, which contained, instead of a tire, two dozen sandwiches, eight cold frankfurters, some dill pickles, and a *ringkuchen*, for she did not contemplate returning to Johnsonhurst until long past suppertime.

Morris' estimate of the repair job's duration proved slightly inaccurate. He messed around with the toolbag and explored the carbureter again and again, until two hours had elapsed without result. During that period, only a few motor cars had passed, for the road was not a popular automobile thoroughfare. At length a large red car bore down on them, and as it came within a hundred yards it slowed down and came to a stop at the side of the Appalachian runabout.

"Well, well," cried a familiar voice, "if this ain't the whole firm of Potash & Perlmutter."

Abe looked up.

"Hallo, Kleebaum!" he exclaimed. "I thought you was home in Minneapolis. What are you doing in New York?"

"This ain't New York by about fifty miles," Kleebaum cried. He was seated at the side of a square-jawed professional chauffeur who eyed with ill-concealed mirth Morris' very unprofessional handling of automobile tools

"Lemme look at it," the chauffeur said, as he climbed from his seat. He gave a hasty glance at the dry-battery ignition and laughed uproariously

"Youse guys will stay here till Christmas if you expect to get that car into running condition," he said. "The only thing for youse to do is to let me give you a tow into Jamaica. They'll fix you up at the garage there."

"I'm much obliged to you," Morris replied.

"Don't mention it," the chauffeur went on. "I won't charge you nothing unreasonable. Ten dollars is my figure."

"What!" Abe and Morris cried with one voice.

"Why, you wouldn't charge these gentlemen nothing?" Kleebaum cried with a violent wink. "They're all friends of mine."

"I know they was friends of yours," the chauffeur replied, "and that's why I made it ten dollars. If it was any one else I'd say twenty"

For almost half an hour Abe and Minnie haggled with the chauffeur. They were vigorously supported by Kleebaum, who punctuated his scathing condemnation of the chauffeur's greed with a series of surreptitious winks, which encouraged the latter to remain firm in his demands. Finally Morris peeled off two five-dollar bills, and an hour later the Appalachian runabout was ignominiously hauled into a Jamaica garage.

The chauffeur alighted from his car and drew the proprietor of the garage into the latter's private office

"Billy," he said in a hoarse whisper, "this here velocipede is got the oldest brand of dry-battery ignition, and one of the wires has come loose from the binding screw. It'll take about a minute and a half to fix."

The proprietor nodded and passed over a dollar bill. Then he sprang out of his office on to the floor of the garage.

"Ryan," he bellowed to his foreman, "get the big jack, and tell Schwartz to start up Number Two lathe."

He turned to Abe and Morris.

"This here'll be a two-hour job, gents," he said, "and I advise you to get your supper at the hotel acrost the street."

"But how much is it going to cost us?" Morris asked

"Us?" Abe cried, but the proprietor paid no attention to this interruption, and figured industriously on the back of an envelope.

"Let me see," he replied. "That will be, in all, fifteen dollars and twenty-two cents."

Five minutes later Kleebaum and the chauffeur drew up in front of a roadhouse.

"Your blow," the chauffeur said.

Kleebaum nodded

"Come across with that five first," he replied, and after the transfer had been made they disappeared into the sabbatical entrance.

IV

"WELL, Mawruss!" Abe exclaimed when Morris entered the showroom at ten o'clock the next morning. "What did I told you last week? Wasn't I right?"

RALSTON WEEKLY CATALOG

Mere statements of quality, unsupported by facts, count as nothing. The Ralston Shoe "makes good" because it combines *genuine* comfort, *unquestioned* style and *long* service. What more do *you* ask of any shoe at any price?

Style No. 170 Sterling Patent Colt New "Hippo" Last

$4

Send for Ralston Book AUTHORITY STYLES Spring and Summer, FREE

Shows proper footwear for all occasions for men.

Sold in over 3,000 towns. Ask your dealer

Dealers—Shoes illustrated in this weekly catalog series are carried in stock by us. See our offer in "The Shoeman."

Copyrighted Ralston Health Shoemaker, 985 Main Street Campello (Brockton), Mass.

ANOTHER STYLE NEXT WEEK

Contains Only

Chocolate-Covered Nougat, Molasses Chips, Almonds, Walnuts, Marshmallows Cocoanuttes, Pecans, Molasses Blocks, Neapolitans, Cream Nuts, Caramels and Blossoms of Solid Chocolate

The Gift that Gives Most Easter Joy is Whitman's Fussy Package

For Fastidious Folks

Contains only the delicious hard and nut centered chocolates; no cream centers nor bonbons. Sold by none but exclusive Whitman agents, usually the leading druggist in each locality.

Every box is sealed air tight; carries a card guaranteeing freshness, purity, *perfection*.

Half, one, two, three and five pound boxes. One dollar a pound everywhere. Sent postpaid on receipt of price if no Whitman agent is convenient.

Write for booklet "Suggestions."

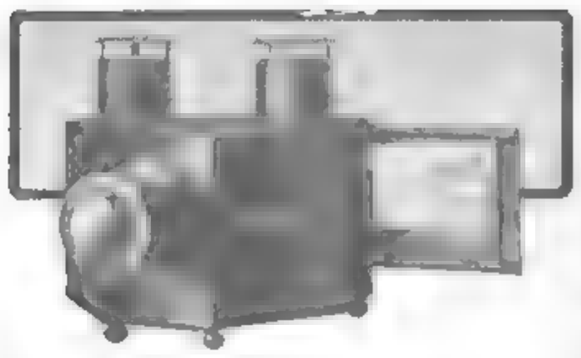
The Whitman exclusive agency plan is a *real privilege*—a privilege to you because it brings the best chocolates and confections actually fresh from the makers; it is a privilege to the agent because it insures high class, continuous and *satisfied* trade and gives him exclusive benefit of big prestige

Agents receive Whitman's direct from us; they are never sold through jobbers

Look for the Whitman Sign —it Marks the Best Place in Town to Buy Candies.

STEPHEN F. WHITMAN & SON, Inc. *(Established 1842)*, Philadelphia, U. S. A.

Makers of Whitman's *Instantaneous* Chocolate.

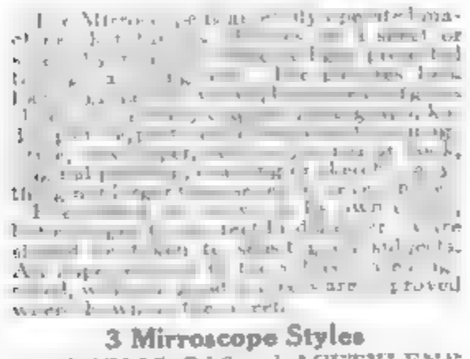


Every Month is a Mirroscope Month

There is no season in the year when the Mirroscope has not some special form of amusement or instruction for every member of the family.

The whole year round cannot exhaust its endless variety of entertainment for young and old.

Mirroscope PROJECTOR



3 Mirroscope Styles

ELECTRIC, GAS and ACETYLENE
Including generator, for city, town, farm and camp. Specify illuminant required.

Six Sizes in Each Style

$3, $5, $7.50, $10, $15 and $20. 75 per cent of our sales are in the $10 size.

Sold by

photo supply and hardware dealers, photo depts. of dry goods, dept. and toy stores. Accept no substitute. If you can't find [illegible] Canada and $1.00, duty and exp. prepaid.

Our Booklet, "20 Suggestions," written by Mirroscope enthusiasts, sent free to anyone giving the name of his dealer. It contains complete catalog and prices of all styles.

The Buckeye Stereopticon Co.
5500 Carnegie Avenue Cleveland, Ohio.

The COLLAR that SAVES the DOLLAR

Think of it—at least two cents a day for your collar wash bill! That's $7.30 a year—and $3.00 for the collars. That's $10.30. You didn't know it cost so much? Well—four LITHOLIN Waterproofed Linen Collars cost $1.00 and will last you a year. When soiled just wipe them white as new with a damp cloth. The same collar you have always worn, only waterproofed. Always keep in shape, never wilt or fray, and are made in every fashionable style. All sizes. Then there's "cuff" money, figure that out and you'll investigate. If so, you'll buy.

COLLARS, 25c. CUFFS, 50c.

Avoid all substitutes and imitations [illegible] style, size, [illegible]

THE FIBERLOID COMPANY
7 Waverly Place New York

LITHOLIN

Price $12.00 AT FACTORY

SAVE ROOM

We also make [illegible] Lodge Furniture.

No. 128 Office Desks, Chairs, Files, Book Cases, etc.

E. B. STATIONERY MFG. CO. 542 Adams Street, Chicago, Ill.

"I know you told me that one party to a swap was practically bound to get stuck, Abe," Morris admitted, "but with an oitermobile ——"

"Again oitermobiles," Abe cried. "You got oitermobiles on the brain, Mawruss. Whenever I open my mouth, Mawruss, you got an idee I'm going to talk about oitermobiles. This is something else again. Didn't you get it a morning paper, Mawruss?"

Morris shrugged.

"When a feller lives out in a place like Johnsonhurst, Abe," he replied sadly, "he is lucky if he could get a cup of coffee before he leaves the house. Our range got busted, Abe."

"Something else got busted, too, Mawruss," Abe said, as he handed the morning paper to Morris. The page which contained the business troubles was folded at the following news item:

J. EDWARD KLEEBAUM.—Minneapolis, Minn. The Wonder Cloak and Suit Store, J. Edward Kleebaum, prop., was closed up by the sheriff under an execution in favor of Joseph Pfingst, who recovered a judgment yesterday by default in the Superior Court for $5800—money loaned.

Kleebaum is now believed to be in New York trying to make some arrangement with his creditors. Later in the day a petition in bankruptcy was filed against him by Kugler, Jacobi & Henck, representing the following New York creditors: Klinger & Klein, $2500; Sammet Brothers, $1800; Lapidus & Elenbogen, $750.

Morris handed the paper back to his partner.

"Well, Abe," he said, "what are we going to do about it?"

"We already done it, Mawruss," Abe replied. "I sent down Pfingst's guaranty to Henry D. Feldman at nine o'clock already, and I told him he shouldn't wait, but if Pfingst wouldn't pay up today yet to sue him in the courts."

"We oughtn't to be in such a hurry, Abe," Morris protested. "Pfingst treated us right, and why shouldn't we give him a chance to make good?"

"Because he don't deserve it, Mawruss," Abe rejoined. "If he would of took care of his daughter she wouldn't of run off with this here chauffeur, and Kleebaum wouldn't got to fail. Also you should be the last one to talk that way, because if it wouldn't be for that Pfingst car which you swapped it, you wouldn't got stuck with that oitermobile which we rode in it yesterday."

"Well, I ain't much out on it, Abe."

"What d'ye mean you ain't much out on it?" Abe exclaimed. "It stands you in six hundred dollars. Ain't it?"

"Sure, I know," Morris agreed. "But this morning I came up from Johnsonhurst with the feller what rents us the house out there, and you never seen a feller so crazy about oitermobiles in all your life, Abe."

"Except you, Mawruss," Abe interrupted.

"Me? I ain't so crazy about 'em no longer," Morris declared. "So I fixed it up with this here feller that he should take the Appalachian runabout off my hands for four hundred dollars, and he should also give me a cancellation of the lease which we got of his house. Furthermore, Abe, he's also got to pay our moving expenses back to a Hundred and Eighteenth Street."

Abe sat down in the nearest chair and gasped his surprise.

"So you're going to move back to a Hundred and Eighteenth Street, Mawruss!" he exclaimed. "Why, what's the matter with Johnsonhurst, Mawruss. I thought you told it me that Johnsonhurst was such a fine place, Mawruss?"

"So it is, Abe," Morris admitted. "The air is great out there, Abe, but at the same time, Abe, the air ain't so rotten in a Hundred and Eighteenth Street neither, y'understand, and the train service is a whole lot better."

"You're right, Mawruss," Abe said. "With all them oitermobile rides and things, you wasted too much time already. A feller should always consider business ahead of pleasure."

Morris laughed long and loud, and carefully inspected his bruised and oil-stained hands.

"Oitermobile riding!" he cried. "That's a pleasure, Abe! Believe me, I'd as lief work in a rolling-mill."

GUARANTEED
Kirschbaum Clothes
ALL WOOL HAND TAILORED

Party scene from the great Wall [illegible] showing two characters as they [illegible] in the KIR [illegible] Model (left, and [illegible] smart spring st[illegible]

A Public Test

WE would like to know just how *many* men are dissatisfied with their clothes. Hence, we make this special offer to appeal to the good sense of the greatest number.

It will *pay* you to go to your dealer and ask to examine

The Kirschbaum $18 "True Blue" SPECIAL SERGE
"A New Suit for Any that Fades."

We warrant the fabric, color, style and tailoring to be up to the standard that characterizes the entire Kirschbaum product, and guarantee satisfactory wear or price refunded.

Prove this,—it's worth while. Don't accept some other. If the dealer can't show you the real Kirschbaum $18 "True Blue" Serge,—write us today. We will see that you are supplied, and will also forward the Kirschbaum **"Book of Fashions,"** showing our complete Spring and Summer Styles for Men and the **"Student"** Line for Young Men.

Look for the Kirschbaum label—the identification mark of the best clothes made at the price.

A. B. KIRSCHBAUM & CO.
Philadelphia *and* New York.

The Overland — The Car Which Won the Two Severest Tests

The hardest road that a car ever travels is the road to enduring success. On the road, no other car ever equalled the Overland record. The steepest climb that a car ever made is to the dominant place now held by the Overland. Those are the real tests of motor cars —the two supreme ordeals. And, from a hundred rivals, the Overland won them both.

Two Years' Record

Two years ago—when most of its rivals had several years' start—the Overland was an unknown car.

Two months ago we had orders booked for this season's delivery—amounting to $24,000,000. Today there are four factories, employing 4,000 men, turning out one Overland car every four minutes to meet the overwhelming demand.

Today there is $3,000,000 invested in tools, machinery, and plants to make Overland cars economically.

Today there are 700 dealers handling Overlands, and thirty freight cars loaded with Overlands go out to them every day. A few days ago we bought our fifth factory to keep up with increasing demands.

Such facts are astounding. They sound like the very apex of sensationalism. But let us consider the other side—the meaning they hold for you.

The Only Real Test

The success of a car in the hands of its users is the only real test of an automobile.

What matters the records of cars specially built, and driven by the rarest of experts? *Your* car will be a stock model—its driver, at best, a comparative novice. What you want to know is what stock cars will do in the hands of men like you.

The sales records show what Overlands have done—the every-day models in the hands of every-day men. One car has sold others, and the others sold others, until a pretty large share of the demand of the country is centered around this remarkable car.

The 380 Overlands put out the first year sold 4,075 Overlands the next. And those 4,075 Overlands brought orders from dealers for 16,000 Overlands for this season's delivery before the new models came out.

One dealer, Jerome Harrington, of St. Louis and Dallas, already has ordered 3,500 Overlands—over $4,000,000 worth—for next year's delivery. That's more than twice what he orders this year. Thus the sale multiplies everywhere as Overland cars become known.

There was never a time, until January last, when the demand for Overlands could be even half supplied. Then, in midwinter, with four factories making 125 Overlands daily, we coped for the first time with the demand for these cars.

Up to that time there had been almost no Overland advertising. And the demand all came from scattered sections where Overlands were known. That sales record was due alone to what owners said to others.

When a man bought an Overland he said to his fellows: "Here is the one simple, the one trouble-proof car. By all means, get one like it." And others ordered cars like it—about twice as fast as we could supply them.

How to Measure Merit

It is quite impossible—even for experts—to judge any car by description. An utter failure and a proved success may seem much alike in the catalog. They may look much alike on the floor.

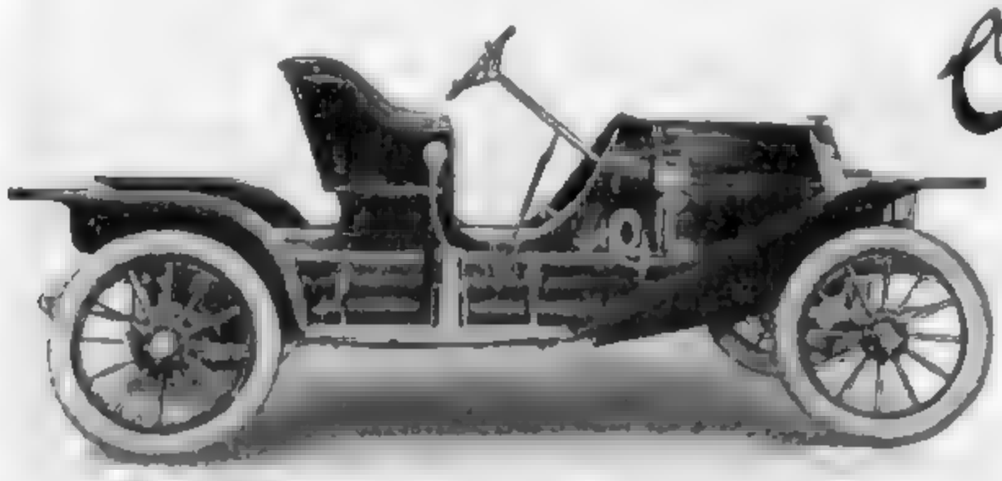
Many a car has killed its trade in one season, because of some hidden faults. The cars were beautiful, and their specifications—part by part—compared well with the best of cars. But there were errors and weaknesses which the maker himself had failed to discover. And, when those defects developed, owners said to non-owners, "Never buy a car like mine."

The only safe guide in buying a car is the record of that car in the hands of its users. Claims and descriptions may be very misleading. The troublesome car and the trouble-proof look much alike in print.

They who best know what you want to know are the men who have run the cars. Choose the car which sells best where best known. Buy the car which outsells all the others where there has been a year of comparison. For owners are wise in these days, and they don't remain long mistaken.

They who measure merit in this way, and who know all the facts, must invariably choose the Overland. That is the meaning which our amazing success has in your choice of a car.

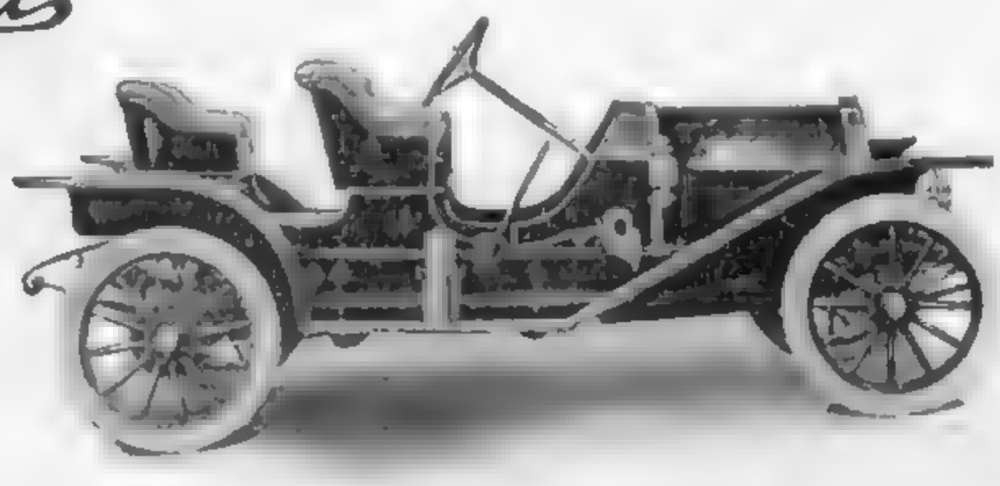
The Overland



Overland Model 38—Price, $1,000

25 h. p.—102-inch wheel base. With single rumble seat, $1,050—double rumble seat, $1,075—complete Toy Tonneau, $1,100

All prices include Magneto and full lamp equipment



Overland Model 40—Price, $1,250

40 h. p.—112-inch wheel base. Double rumble, in place of single rumble, $25 extra

How the Overlands Have Won Their Way

The Overland

The Overland, of course, is a piece of marvelous mechanism. But we leave to our catalog and to our dealers the description of technical details. Here are some facts which all men understand—the most apparent advantages of these remarkable cars. These are the reasons which, more than all others, have made the Overlands the popular cars of the day.

The Faithful Engine

The chief attainment of the Overland designers has been their excellent engine. Its silence, its power, its freedom from trouble, its ability to always keep going.

It has been run 7,000 miles without stopping—run with three shifts of men 24 hours per day, over rough country roads with four men in the car. It has been run 17,000 miles without cleaning a spark plug. And numerous owners report from 7,000 to 10,000 miles without any attention whatever.

Such an engine is the rarest creation of automobile designers. It is the greatest comfort which an owner can get in his car.

Matchless Simplicity

Next to the engine, the chief charm of the Overland lies in its wondrous simplicity.

There are fewer parts in the Overland than in any other automobile. In one place our designers have created one part which takes the place of forty-seven. Every part saved is one part less to get loose—one less to cause break-down or trouble.

Then a 10-year-old child can master the Overland car in ten minutes. A novice can run it a thousand miles and back.

Three of the models operate by pedal control. Push a pedal forward to go ahead, and backward to reverse. Push another pedal forward to change to high speed. It is as simple as walking. The hands have nothing to do but steer. The Government is using Overland cars in its mail service because anyone can run them and care for them.

Few motor car owners are expert mechanics. Most men want a car which will always keep going without any expert attention. All the Overland needs is oil. Give it that and the car will practically care for itself.

The Economical Price

The Overland has always given more for the money than any competing car. Yet this year—by multiplied output and labor-saving machinery—we have cut the cost 20 per cent.

This year the 25 horsepower Overland sells for $1,000. It is better than the $1,250 Overland last year. The wheel base is 102 inches—the possible speed is 50 miles an hour. In hundreds of tests it has carried four people up a 45 per cent grade, starting from standstill.

This year, for $1,250 we sell a 40 horsepower Overland, with a 112-inch wheel base. And for $1,500 we are giving all the power, style and appearance that anyone can want in a car. All of these prices include five lamps and magneto.

No Skimping

The $1,000 Overland is made in the factory which once made the Pope-Toledo—a $4,250 car. It is made by the same workmen, under the same inspectors and, so far as desirable in this lighter car, it is made of the same materials.

In the past year—while cutting the price—we have doubled the factor of safety. We employ a 5-bearing crank shaft, with bearings ground in—such a shaft as is not used in other cars costing less than $3,000. Our cylinders are cast separately—our transmission runs on annular ball-bearings. Our upholstering is genuine leather. From beginning to end, an Overland car is subjected to more than ten thousand factory inspections.

The economy comes in making parts which other makers buy. It comes in a wealth of labor-saving machinery. It comes in equipping one factory for one model alone—in enormous production—in minimized profit.

It would be utterly impossible to make any model better mechanically if you paid us twice the price.

Two Books Sent Free

The new Overland catalog—a beautiful book—pictures and describes all the Overland facts. Another book tells "The Wonderful Overland Story." Every motor car lover should have these books. Cut out this coupon as a reminder to write for them today.

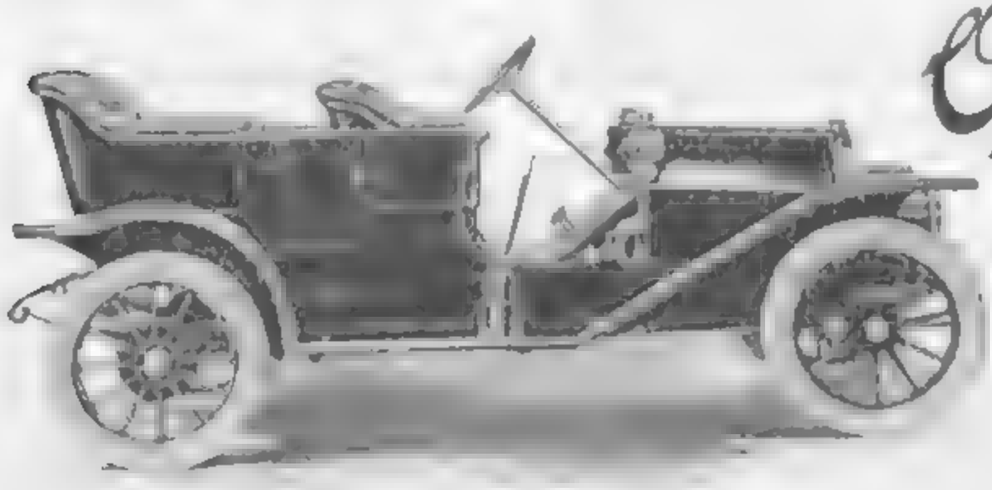
F. A. Barker, Sales Manager, B 97

The Willys-Overland Company
Toledo, Ohio

Licensed Under Selden Patent.

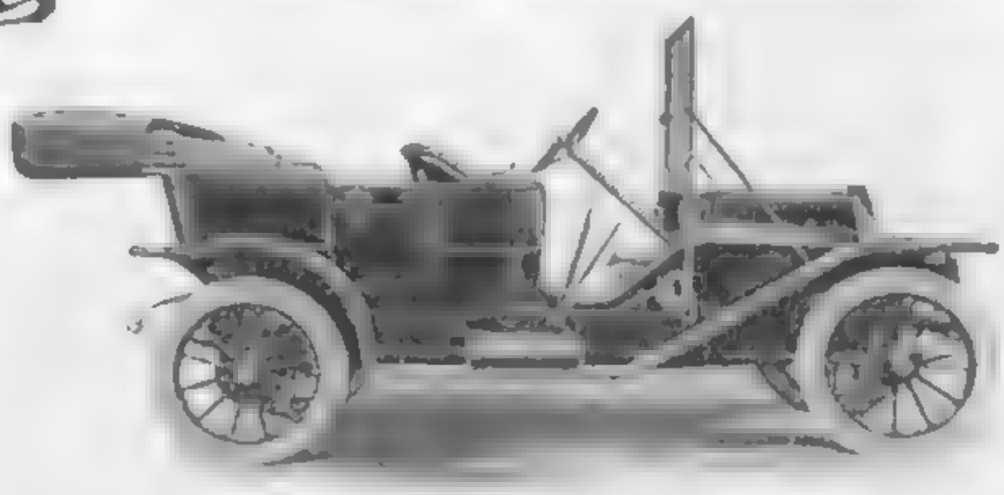
Please send me the two books free.

The Overland

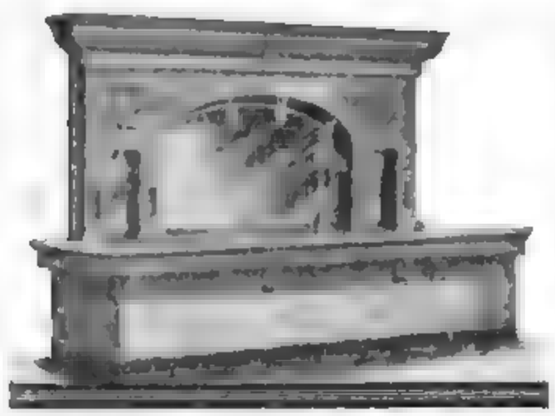


Overland Model 41—Price, $1,400
40 h. p.—112-inch wheel base. Either 5-passenger Touring or Close-Coupled body

All prices include Magneto and full lamp equipment



Overland Model 42—Price, $1,500
Either Touring or Close-Coupled body. The folding glass front, the top and gas tank are extra



Let a Decatur Fountain pay the rent *of* your store

Take the soda trade away from the average drug, confectionery or fruit store—then, ask yourself what **one** feature remains that **could** equal it as a profit-maker.

Any **Decatur** Soda Fountain you give space in the store you now have, or **plan** to have, will be a sure rent-earner.

The business-attracting features of a **Decatur** Fountain—the sales it actually creates for other lines—its unique, striking value as a store advertisement makes it at once a distinctive proposition that enterprising store-keepers are quick to recognize as a permanent, dividend paying **investment.**

And when **Decatur** Fountains are responsible for the business success of stores no larger or smaller than **yours**—when, in cities and towns of the same general character, they have carried tiny, struggling, one-counter stores into double, glass-front prosperity shops—have paid rents and boosted sales in other departments at the same time—isn't it only reasonable to believe such a feature will do as much for you?

Yet—we do not **ask** you to take our word for it. Write to-day. Learn the facts and you will unhesitatingly agree that the

Decatur Soda Fountain

Proposition to Store-keepers

is as liberal and fair—as it is convincing and attractive.

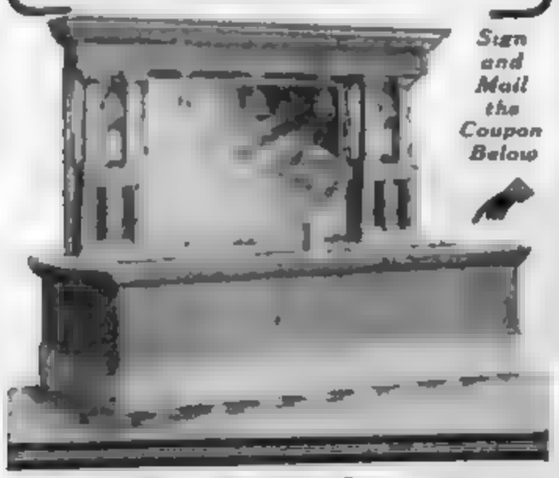
You will agree that there is something more to the Fountain itself than mere appearance—that the finished, graceful lines, beautiful Italian marble construction, solid German silver fixtures, the simplicity of construction, convenience, ease of operation, reliability, service and efficiency of any **Decatur** model will mean more to you than any other fountain could mean.

And—no matter what your location or how small your store—you can install a **Decatur** Fountain in your store at once, practically on **your own terms.** An initial payment you can easily afford and will be glad to pay, is all that is necessary to prepare yourself for a satisfactory, highly profitable business. You simply pay the balance—**as your fountain pays for itself**—in easy monthly payments.

Full Particulars and Illustrated Catalogue Mailed Upon Request

Our 25 page Portfolio Catalogue contains sixteen beautiful designs and specific descriptions of **Decatur** Soda Fountains suited to the demands of any trade—a system to fit the needs of every detail of **Decatur** "Less Investment" principles not every feature of the **Decatur Absolute Guarantee** and explains exactly how you may secure one of these dispensing apparatus in your store upon a small cash payment. Sign and mail the coupon and the catalogue and our Store-keeper's Proposition to detail will be sent by return mail

The Decatur Fountain Co.
Decatur, Illinois



Sign and Mail the Coupon Below

Sign and Mail This Coupon

The Decatur Fountain Co., Decatur, Ill.

Send me your 25 Page Soda Fountain Catalogue and Special Store-keeper's Proposition to me.

Name .....

Street .....

City ..... State .....

Coöperation: the Small Man's Salvation

(Continued from Page 7)

The farmers' companies are called coöperative; but except in the case of the newer ones the description is not strictly accurate. They are organized under the general incorporation laws of the state, like any other business company. They buy the grain outright, paying cash for it on delivery, and they buy from members and non-members alike, paying the same price to both. In the older companies whatever profit arises from handling the grain is distributed among the stockholders in the form of dividends or goes to swell the surplus of the company. Thus, in form, the relations of the farmers' company to its patrons are exactly the same as the relations of a strictly private company, which is conducted for the profits of the stockholders. There is, of course, the important difference that the stockholders in a coöperative company, for the most part, are, or originally were, farmers, and their principal object in forming the company was not to make a profit on the stock, but to get a better price for their grain. In the well-managed companies, however, the stock has proved a very good investment, and as farmers retire or die the tendency is for the stock to drift rather more into the hands of men who are not actively engaged in grain-raising. Thus it is possible that in time a company may be largely owned by men who are more interested in getting a profit on the stock than in paying a high price for grain.

Take, for example, the Gowrie Company, organized in 1902. Its capital stock is $25,000, divided into shares of $25 each; but it began business with only $4525 paid up. In three years its accumulated profits enabled the directors to pay a stock dividend of 100 per cent. Since then cash dividends of 10 per cent a year have been paid, and the accumulated surplus now amounts to $11,000. The company does a gross business of about $385,000 a year and handles in the neighborhood of 300,000 bushels of grain annually, on which the average net profit to the association is rather under one cent a bushel.

But at present only about a hundred of its stockholders or members are actively engaged in farming. Fully half the grain that the company handles is purchased from non-members. These non-members simply sell their grain outright to the company, and have no further interest in the profit that may accrue from handling it.

The newer companies, however, are more fully coöperative. They provide for a distribution of only a part of the profits among the stockholders, the remainder being divided among those who sell grain to the company in proportion to the amount of grain sold—in short, giving the farmer all that his grain actually brings in the terminal market, less the cost of handling and a fair return upon the capital employed. It is likely that the old companies will generally adopt this feature. Also, the companies desire a law enabling them to control their stock, so that they can foreclose it out of undesirable hands.

A Typical Company

In selling coal, lumber, and so on, the companies operate like any strictly private concern—simply selling the merchandise at a certain price to members and non-members alike, and on the selling side there is no attempt to extend the coöperative principle by dividing profits among the purchasers.

Buying grain is, of course, the principal business of these coöperative companies. A great majority of them in Iowa and the other states sell coal. Rather more generally they are now taking up the selling of lumber, implements and some other farm staples. In the matter of selling merchandise the first company—the Rockwell, Iowa, Farmers' Coöperative Society—has gone rather further. Its latest annual report, after twenty years' successful existence, shows a gross business for the year slightly exceeding five hundred thousand dollars. During the year it bought, in round numbers, four hundred thousand bushels of grain and sold a hundred thousand pounds of oil meal, forty thousand pounds of barbed wire and nails, forty-four thousand pounds of binder twine, twenty-five hundred tons of coal, forty-four hundred sacks of flour, fifteen hundred sacks

Everyday Magic

Aladdin's lamp transported its owner from place to place in the twinkling of an eye.

That was thousands of years ago—and the lamp was only a myth. But so wonderful that the story has endured to this day.

The Bell telephone is *far more wonderful*—and it is a reality.

It is the dream of the ages, come true. In the office, in the home it stands, as commonplace in appearance as Aladdin's lamp.

By it the human voice—the truest expression of personality, ability, and character—is carried from place to place instantly and accurately. And human powers are thus extended as if by magic.

All other means of communication are cold and colorless in comparison. By the telephone alone is the *human quality of the human voice* carried beyond the limitations of unaided hearing.

The Bell System has provided this wonderful faculty for all the people.

The whole country is brought together by the Bell policy of universal service; and the miracle of telephone talk is repeated six billion times a year.

The Bell Long Distance telephone puts a man in intimate touch with new resources, new possibilities. One Policy, One System, Universal Service—these make every Bell Telephone the Center of the System.

AMERICAN TELEPHONE AND TELEGRAPH COMPANY
AND ASSOCIATED COMPANIES

Write for FREE Sample and Reasons Why Bishopric Wall Board is Cheaper and Better than Lath and Plaster

ANY weather is "good building weather" when you use Bishopric Wall Board as a substitute for lath and plaster. You yourself can nail it to studding; applied dry, all ready for decoration. Saves time and labor; is clean and sanitary; proof against cold and dampness.

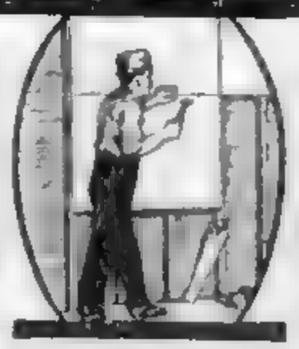
BISHOPRIC WALL BOARD

IT IS MADE of kiln-dried, dressed lath, imbedded in hot Asphalt Mastic, and surfaced with sized cardboard. In cut at the factory into uniform sheets 4 x 4 ft. sq and three-eighths inch thick. These sheets are easily and quickly nailed to studding ready for wall paper, paint or burlap.

Guaranteed proof against dampness will not warp, buckle, crack, flake or blister; is clean, sanitary and odorless. Being a non-conductor, saves fuel and keeps out summer heat; also deadens sound.

Used for dwellings, pleasure, health-resort and factory buildings, new partitions in old buildings, finishing attics, ceilings, par'ns, lavatories and garages.

Price $2.50 per 100 sq. ft. or $6.40 per crate (250 sq. ft.), f. o. b. factories New Orleans or Cincinnati or Alma, Mich.



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FREE SAMPLES AND BOOKLET

Bishopric Sheathing is made in same way as Wall Board, but finish is not necessarily so fine and therefore costs less. Cheaper and better than lumber. Forms dead air space between lath and weather board. Ideal for CEMENT EXTERIOR or stucco work.

Excellent lining for dairy barns, poultry houses, stables or other outdoor building. Price $2 per square of 100 sq. ft. or $5.12 per crate of 256 sq. ft., f. o. b. New Orleans, Cincinnati, or Alma, Michigan.

BISHOPRIC ROOFING makes a neat, clean, artistic, durable roof which never needs paint. Guaranteed proof against cold, heat, moisture, wind and weather; will not crack, curl or break.

Price per square: 3-ply, $2.60; 2-ply, $2.25; 1 ply, $1.75. Freight prepaid East of West line of Minnesota, Iowa, Missouri, Oklahoma and Texas.

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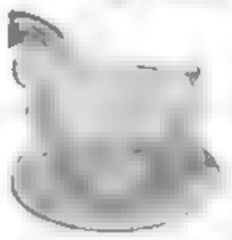
Reduced rates on household goods to all Western points. 449 Marquette Bldg., Chicago. 1501 Wright Bldg., St. Louis. 616 Old South Bldg., Boston. 204 Pacific Bldg., San Francisco. 310 Central Bldg., Los Angeles.

FARMER WIG Fairly Bald 75c. Chin whiskers W. Wax Nose 15c. grease paint 15c., entire outfit $1.25. Send 5c in stamps for Catalogue and "The Art of Making Up."
THE TRADEMORE CO., Dept. B, TOLEDO, OHIO

"STEERO"
Bouillon Cubes

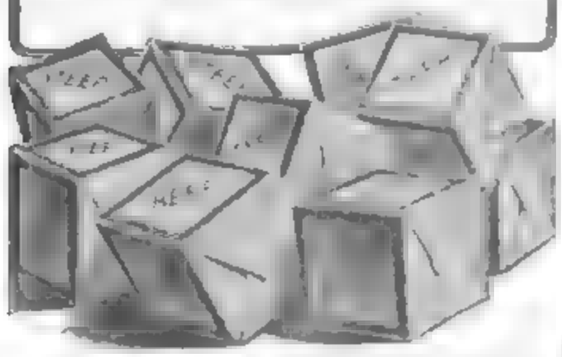


Make real bouillon—the richest, most sa- [illegible] "A Cube Makes a Cup"
Steero Bouillon Cubes are not beef extract in a new form, but [illegible] tifically prepared bouil [illegible] etables, spices and s[illegible] tities an expert [illegible] dissolve instant[illegible] salt or pepper—no sticky pots. The added hot water makes the bouillon instantaneously. The quality is proved by the

Samples Sent Free

Write at once for sample and booklet; learn the convenience, quickness and quality of Steero Cube

Distributed and Guaranteed by
Schieffelin & Co., 177 William St., New York
Made by American Kitchen Products Co



GREGORY'S
Special Flower Seed Offer
50 cents worth for 10 cents

1 package Aster Giant Comet, mixed, 5c
1 package [illegible] mixed, 5c
1 package [illegible], mixed, 5c
1 package [illegible], mixed, 5c
1 package [illegible], mixed, 5c
1 package [illegible], mixed, 5c
1 package [illegible], mixed, 5c
1 package Pansy, mixed, 5c
1 package Bachelor Buttons, 5c

The above ten packages by mail postpaid for 10 cents, together with our handsome calendar and our profusely illustrated catalogue for 1910. With the above collection enclose a certificate worth 5 cents, all returned with $1 you may select seeds to the value of $5

GREGORY'S HONEST SEEDS

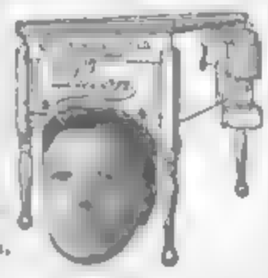
J. J. H. Gregory & Son
Marblehead, Mass.

Ask Your Coal Man to Give You a
Taylor Medallion Thermometer

A beautiful souvenir that will grace any home. A handsome medallion, in [illegible] silk hanger. Size 4½ x 8½ inches. [illegible] every day in the year. Helps you [illegible] Many [illegible] are giving them to their customers [illegible] If you cannot secure one [illegible]

Reliable Representatives Wanted.
Taylor Brothers Company,
Rochester, N. Y.

Try Mine FREE
I still have a number of my fine QUEEN Incubators to put out on trial. Drop me a line. I'll send you my new Incubator Book for you to pick out the size you want.
I want to show you the incubator that outhatches them all and [illegible] I pay freight and guarantee it for 5 years.
Winkelman Queen Incubator Man,
Box 77, Lincoln, Neb.



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and, city owners, at [illegible] fectly safe, comes with [illegible] furnish outfit complete [illegible] harness and start. Write today for illustrated Catalog [illegible]
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MEMORY the BASIS of ALL Knowledge
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of salt, four hundred thousand feet of lumber, a thousand grain sacks, seventeen thousand dollars' worth of clothing and shoes, besides smaller items.

Some of the companies publish their annual reports in the American Coöperative Journal, edited by Mr. Messerole, of Gowrie, which is especially the organ of the movement. In a recent number I find, among others, the Hatton, North Dakota, Farmers' Elevator Company reporting the purchase of 400,000 bushels of grain in round numbers—and the sale of twenty-six carloads of coal; the Monticello, Illinois, Farmers' Grain Company, with six hundred and fifty thousand bushels of grain purchased and sales of forty-four hundred tons of coal, six hundred barrels of salt, two hundred and thirty balls of twine; the Palmer, Iowa, Company, buying one hundred and thirty-five thousand bushels of grain and selling eighteen hundred tons of coal, ninety-two cars of tile, seventy-five hundred pounds of twine. These random examples will suggest the activities of a coöperative company.

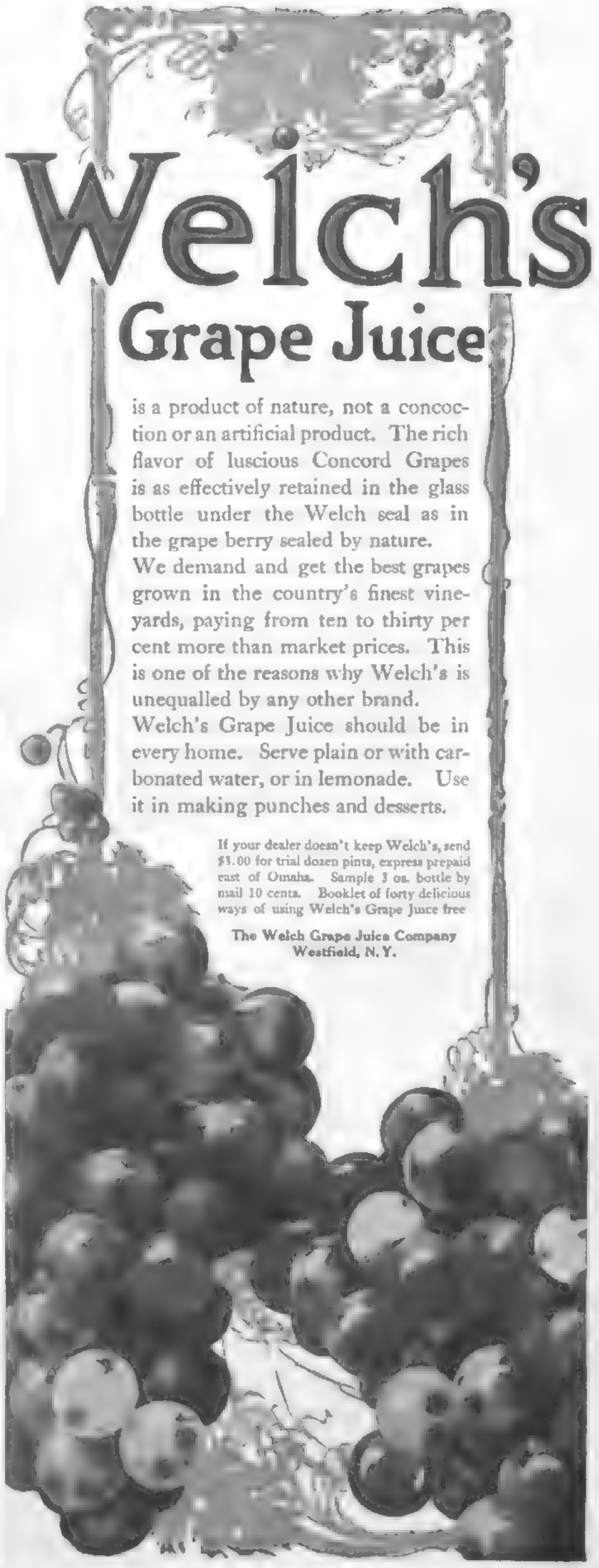
Now, at almost every one of the hundreds of towns in Illinois, Iowa, Minnesota, Nebraska and the Dakotas, where there is a farmers' coöperative company, there is also an independent or non-coöperative grain elevator. Sometimes there are two or three of them. Moreover, at practically every town, alongside of the coöperative company there is a non-coöperative dealer in coal, lumber, implements and whatever else the farmers' company handles. In short, the coöperative system is in direct competition with the non-coöperative system at every point, both on the buying and the selling side. And the non-coöperative system undeniably lives under that competition.

The Effect on the Independents

This fact is sometimes cited as proof that the coöperative method after all, does not do any more for the farmer, either as a seller of grain or as a buyer of coal and lumber, than the old individualistic method did. But certainly in the minds of the coöperators themselves there is no doubt whatever about the answer. They say—and the weight of disinterested testimony supports them—that the farmers' elevators have had the effect of adding at least two or three cents a bushel to the price that the farmer receives for his grain at points where they operate. True, the independent buyer has to pay the same price that the farmers' elevator does, or he couldn't continue in business. But as the farmers' elevator does business on a small margin of net profit per bushel, the price paid by the independent is higher than it would be if there were no coöperation. Thus the better part of the benefit of the coöperative movement extends to the farming community generally, irrespective of whether a particular farmer joins in it or not. At practically every point a great many farmers still sell to the non-coöperative buyer—mostly, no doubt, from that old passion to be independent. They don't want their neighbors to do their business for them.

Formerly, as a rule, local merchants were not very friendly to the farmers' companies—seeing in them possible competitors. But where a farmers' company has been established for some time this unfriendliness has generally decreased. In nearly all cases the farmers' companies, so far, have confined their merchandising to a very few staple articles. Even as to those articles the non-coöperative dealer lives alongside of them; and it is usually believed that a farmers' company does attract more grain to a town, which means more money and more trade for the merchants.

There is no doubt about the growth of the movement, although no exact statistics on the point are available. At the sixth annual meeting of the Farmers' Grain Dealers' Association of Illinois, held at Decatur in March, 1909, sixteen hundred delegates were reported in attendance, and it was said that the farmers' companies in that state had marketed sixty million bushels of grain during the year. About as largely attended were the sixth annual convention of the Iowa State Association, held at Des Moines in February; the sixth convention of the Nebraska Association, held at Lincoln in January; the third convention of the South Dakota Association, at Sioux Falls in February; the third convention of the Minnesota Association,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Grape Juice
is a product of nature, not a concoction or an artificial product. The rich flavor of luscious Concord Grapes is as effectively retained in the glass bottle under the Welch seal as in the grape berry sealed by nature.
We demand and get the best grapes grown in the country's finest vineyards, paying from ten to thirty per cent more than market prices. This is one of the reasons why Welch's is unequalled by any other brand.
Welch's Grape Juice should be in every home. Serve plain or with carbonated water, or in lemonade. Use it in making punches and desserts.
If your dealer doesn't keep Welch's, send $1.00 for trial dozen pints, express prepaid east of Omaha. Sample 3 oz. bottle by mail 10 cents. Booklet of forty delicious ways of using Welch's Grape Juice free
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"The Brush Test is Best"

SAP-O-LIN
Special Purpose ENAMELS

till special needs in your home. They are prepared to meet the requirements of the housekeeper in keeping the various paintable articles of household use looking spick and span but—*they are more than mere paints.* Sapolin Enamels give a hard, china like, durable and washable surface to every article to which they are applied. They come in many different varieties and every color. Anyone can apply them

A Sapolin Enamel for Each Purpose

There is a special Sapolin Enamel for Stove Pipes, for Porch Furniture, for Iron (Dull or Glossy Finish), for Radiators, for Chairs, etc. [illegible] for many [illegible] Sapolin Enamels will paint many [illegible] Send [illegible] is sold, in [illegible] sizes and [illegible]

Send for the Sample and Brush today and learn how good they are

GERSTENDORFER BROS.
229 E. 43d Street New York City

at Minneapolis in January—at the latter the secretary reported two hundred and forty farmers' companies now doing business in that state.

A great many of the local companies, however, refuse or neglect to join the state association—mostly, it seems, to save the small annual fee. And as to the companies that do belong to the state association, no consolidated report of their operations has yet been made. So far, in fact, the whole movement is very loosely knit together. The state associations have been almost altogether engaged in spreading the movement—talking to farmers, sending literature and helping to organize local companies.

"Can't you send a good man down here right away to help us organize?" says a typical letter from an Iowa village to Secretary Messerole. "We want a farmers' elevator at this place, but nobody here knows how to go at it. Wish you would send us a good man."

That a still bigger work lies before the associations is, however, the opinion of many farmers. No one realizes more keenly than the farmer that as yet his coöperation extends only to the point where he delivers his grain to the local elevator. After that he loses all control of it. The big terminal markets, where the grain is actually sold, are organized and operated by other interests. That coöperating farmers, through a federation of their state associations, will eventually become powerful enough to organize and operate the terminal markets themselves is the hope of many a cooperator. Even now they are agitating for Federal inspection of grain. The history of the Illinois Railroad and Warehouse Commission, which does the inspecting at Chicago, fails to inspire them with confidence in that remarkable political body. The same grain may now be of one grade at one terminal market and of another grade at another market. They want uniform Federal inspection.

Although the movement still lacks unity, interesting and suggestive collateral results are springing from it. For example, one finds a coöperative fence company for the manufacture of farm fencing, a coöperative wholesale coal company, coöperative fire manufacturing companies, an independent company for the manufacture of farm machinery, and so on.

These various manufacturing concerns are not really coöperative. Strictly speaking they are private enterprises, each owned by a set of stockholders, among whom the profits are divided. Yet they are affiliated with and especially cater to the coöperative movement. In some cases the capital stock is partly held by coöperating farmers, and in this direction there is possibility of development into genuine coöperative manufacturing.

Editor Note—This is the second of a series of articles by Mr. Payne. The third will appear in an early number.

THE HONORABLE BULL MARTIN

(Continued from Page 15)

She broke out with a laugh and sank back in the chair.

"But what in the world am I saying? You must think I'm delivering a speech—a speech as commonplace as the Ten Commandments. If you do," she laughed again, "you are to blame, for you gave me the text."

Bull Martin was not laughing. He was not even smiling. His face was desperately solemn. He was breathing hard and the perspiration was starting. She had seen this, and hence her sudden change of voice and manner.

"I guess I've got to live up to that speech," he said finally, as though it were a verdict against himself."

"Of course you will, of course you will!" she declared with enthusiasm. "After hearing you speak no one could ever have a doubt of you. I see in you a man who will fight to the death for your friends, for your party, for your organization—but who would stay on the white side of the line if it cost you your life."

Bull looked steadily at the wall. Then suddenly his jaws snapped together. All the resolution of his nature came into his face and his clear blue eyes shone with unwonted light. She looked at the man as though he were a wonderful picture—a picture of a giant rising to his power. Presently he spoke.

Our Motors Have Economized and Simplified
2,000 Kinds of Mechanical Work

Robbins & Myers Standard Motors are used all over the world because they operate machines or machinery better, cheaper or more conveniently than other power or any other motor.

Successfully applied to 2,000 classes of work, their field is increasing every day. Because where a requirement cannot be met from our great stock of staple motors, our engineers apply our motors to the special need, no matter how unusual the need.

We thus serve any power user. We guarantee satisfaction.

A few out of the hundreds of light machines a ¼-h.p. Robbins & Myers Motor will run. (Nothing requiring *less* than ¼-h.p. included.)

- Book Paging Machine
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- Sewing Machine
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- Small Cut-Off Saw
- Small Meat Slicer

Robbins & Myers STANDARD Motors

are for direct current and range from 1-30 to 15 h. p. They will drive any machine from the smallest to the greatest.

Some Robbins & Myers Motor will simplify your power problems and materially lower your operating cost.

Tell Us Your Power Needs

Let our Engineering Department draw true comparisons in cost and efficiency between your present way and the more satisfactory and more economical Robbins & Myers way. It will cost you nothing to know what you have been losing and what you can save. It will impose no obligation whatever.

Ask for Catalog and Bulletins at the same time, showing how difficult power problems have been solved in every line of mechanics. They will prove interesting and profitable reading.

Unless your power requirements are unusual, we can make immediate delivery of the Robbins & Myers Motor best for you, through one of our several hundred reputable dealers.

When you ask for cost comparisons we will send you the name of dealer nearest you. In your own interest, tell us your story today.

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Branches or Agents in All Cities

We also manufacture a complete line of direct and alternating current Fans—Ceiling, Desk, Ventilating, Exhaust—for Home, Office or Factory. (5)

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when Togards are worn. They fit snugly over the forepart of the bare feet underneath the stocking, and prevent the toes from wearing through even the thinnest stockings.

Togards make darning a thing of the past give longer life to stockings and insure foot comfort at all times. They absorb perspiration, protect tender feet and make walking easier. They are light, soft, and elastic, take up little space, and are sanitary and washable.

Natural color—not dyed—in sizes for men [illegible]

[illegible] $1
[illegible] $1.25

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Sold by over [illegible] dealers [illegible]
Togards

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[illegible] Law Oratory
Argumentation by mail only
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Can you copy this Cartoon of "Zim"? Then win a valuable prize! Do you want the only magazine published entirely devoted to Illustrating, Designing and Cartooning? Each edition costs ten thousand dollars to produce. Make a freehand drawing of this picture with pen or pencil and mail it to us STATING YOUR AGE AND WHAT YOU ARE WORKING AT

If your drawing [illegible] per cent as good as [illegible] we will send [illegible] a free [illegible] The Home Educator, [illegible] the first lesson [illegible] Art Journal, [illegible] The Home Educator [illegible] WORLD FAMOUS ILLUSTRATORS.

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And Get a Magazine Subscription

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Send it in Tonight, It Costs You Nothing!

If you do not hear from our Art Directors within 10 days it means your sketch is not 40 per cent. as good as the original.

Eugene Zimmerman, known as "Zim," sent us this sketch with the following letter

In a recent visit to the Metropolitan Art Gallery New York I saw at least three [illegible]

Correspondence Institute of America, 41-[illegible] Scranton, Pa.

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Sanitaire Beds
($5 to $25—Absolutely Guaranteed)

In addition to a more favorable price, you get a ... ten covering breakage ... wear, ... mishaps. Sanitaire ... equal advantages, and a ...

Try a Sanitaire Bed, at our risk 10 nights ...

Marion Iron & Brass Bed Co.
447 Sanitaire Ave., Marion, Ind.
...nitaire—for saving freight

Good for the Gums.

Healthy gums and teeth result from the use of the best dentifrice—

COLGATE'S RIBBON DENTAL CREAM

You have no idea of its refreshing and invigorating effect as a tonic for the gums.

Squeeze a little on the fingertip and rub over the upper part of the teeth and gums; first up and down, then across.

Dentists call this "gingival massage" and recommend it to prevent receding gums and decay in the "necks" of the teeth.

Trial Tube sent for 4 Cents

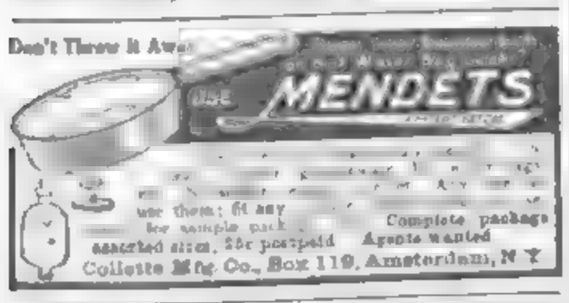
COLGATE & CO., Dept. P, 55 John St., New York

$8,000-$10,000 YEARLY is frequently made by owners of our famous Merry-Go-Rounds. It is a big-paying, healthful business. Just the thing for the man who can't stand indoor work, or is not fit for heavy work, and has some money to invest in a profitable manner. We ...

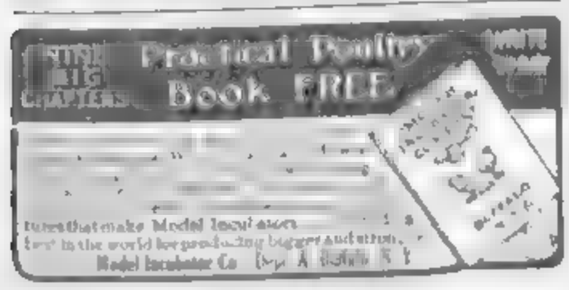
...make everything in the R... line, ... best grade ... Write to-day for ...

HERSCHELL-SPILLMAN CO.
172 Sweeney St., North Tonawanda, N. Y.

Don't Throw It Away ...



...use them; fit any ... for sample pack ... Complete package assorted sizes, 25c postpaid. Agents wanted.
Collette Mfg. Co., Box 119, Amsterdam, N. Y.



...tors that make Model ... ...
...lowest in the world for producing bigger and better ...
Model Incubator Co. ... Dept. A ... N. Y.

"Miss Van Nort," he said, "I guess our paths won't cross much in times to come, as we don't walk on the same avenue. But one thing you can bet on—whatever you hear of Bull Martin doin' you can always take it straight that he ain't disappointin' you."

Voices rang high through the corridors, shouting Bull Martin's name. Two men pushed open the door and stood speechless, as they beheld the politician and the lady. After a moment one managed to say deferentially: "Mr. Martin, they are taking the vote and they want you." Then they fled.

Bull turned to Miss Van Nort and said: "I keep my promises."

"That is right."

"I said I'd vote for this bill—but don't you believe any lies that will be told. I'm on the right side of the line till hell freezes over—begging your pardon," and then, with a laugh at his own impudence, he asked "Feeling better?"

"I'm perfectly well now, thank you, and if you will show me the way to the gallery I will wait there for Mr. Kid."

V

THE session waxed and waned. Bull Martin played his part, but he did not figure in the celebrated photographic exposure of graft and grafters. At the end he was glad to escape from the state capital and the rural crowd to his own city and his people. Everywhere he was warmly welcomed, but the one big, unexpected experience was in his own house. Life there had been little but good-nature and much bantering—a cheerful give-and-take and a joke with pathos and affection. This time there was a difference. The very air seemed charged with it. Both Mrs. Martin and Molly had a new look in their faces. Clearly, Bull could not understand it.

Molly had cut out many clippings from the newspapers—something she had never done before.

"Have you read what they say about you?" she asked, almost tremulously. "Read this: 'The surprise of the session was Bull Martin, the politician, who comes out of the mess with clean hands.' And this: 'Everybody had expected Martin to be one of the leading grafters of the legislature, but while he stood by the organization faithfully his personal honesty has been so well established that there is under discussion a movement to place him at the head of the local machine, so as to bring about better methods in its management.' And this: 'Martin has proved a really useful legislator, and he emerges from the conflict with the respect of everybody.' And this, and this, and this! Oh, Bull, you have made us so happy!"

Molly tried to stand her distance, as usual, but it was a sad failure. For suddenly she threw her arms around Bull's shoulders and kissed him as he had never been kissed before.

"When you quit throwing your fits, maybe you'll let me know what it's all about!" he said at last.

"Bull," said Molly, looking him straight and fair in the eyes, "we've been grateful for all you've done for us. We've been proud of you. We've watched and we've waited, but we never knew. All this wouldn't mean much to us if it wasn't all right. And, not knowing, we've been afraid—afraid—yes, afraid. But Bull, it is all right, and we are the happiest women on earth. Happy, Bull, because—because it's all right."

Her forced smile was shining on damp cheeks, and Mrs. Martin's eyes were swimming.

Bull caught the look and the realization came to him that, for all these years, even in his prosperity, he had been on probation with those he loved the most and who owed all their comforts to his generous provision. It choked him up for the instant, but it passed, and he took the women, one in each arm, and said, in his old-time manner:

"Sure, it's all on the level! How could I be anything else, and have the face to come to you?"

The mother snuggled on the big son's breast and wept silent tears of unrestrained joy.

Presently Bull raised her head, held her face between his big hands and asked: "Well, old lady, what do you say now? Am I better than the old man?"

"There couldn't be a better," she said firmly. "But, thank God, you're a credit to him."

The One All-Purpose Toilet Soap

That beauty which is but skin deep is a beautiful complexion on face—hands or body.

The purpose of the perfect soap is all-embracing—that of sweetness and cleanliness.

Craddock's is the soap with a purpose.

Beautiful hands—Velvety skin—Perfect complexion—Silken hair and healthy scalp—

The Beauty Soap—Craddock's Blue Soap—supplies their every need.

It is the beauty specialist—yet—

It takes the place of every special soap compounded for every special purpose.

Its absolute purity—its pore-searching qualities—freedom from alkalis—(which dry up the skin—make

CRADDOCK'S (HYGIENIC) BLUE SOAP

the one soap for every toilet purpose.

For face and hands three times a day—For the daily bath—For the baby's bath—and scalp—For the shampoo—For the healthy complexion—Craddock's Blue Soap is the one delightful—untailing specific.

Sold at 10 cents the cake it is guaranteed for purity and quality to be the equal of any 25-cent toilet soap sold.

Its use will induce a habit of luxury in the toilet and bath—a revelation in the matter of toilet necessities.

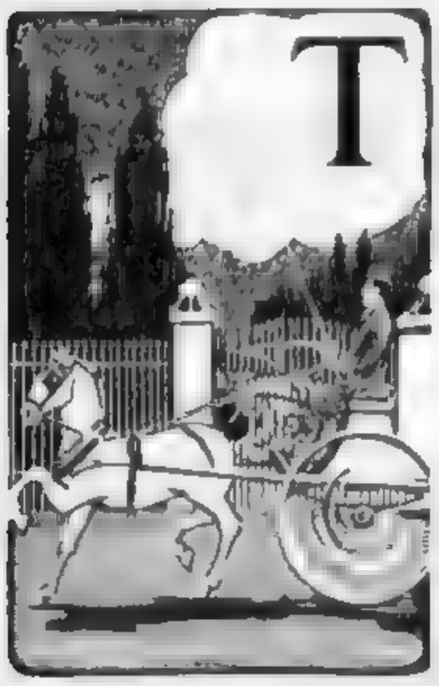
Look for the Blue Soap—in the blue wrapper—and the name **Craddock's**—None other is genuine.

At all Druggists and Grocers—at 10 cents the cake.

Craddock's—the "Beauty Bath Soap." Made in Cincinnati, Ohio.

Hawes, von Gal HATS

The Smartest Shapes for Spring and Summer



THE preferred shapes for the present season still show the flat and medium-flat set brims. In soft hats the style differences are rather more in evidence.

Of course good form and good taste dictate the avoidance of extremes, in hats as in clothes. Individuality is of course desirable and it is this attribute, combined with style, quality, superior workmanship, finish and fit, that has placed Hawes, von Gal Hats first in the favor of smartly dressed men.

Your choice for Spring may be either a derby or soft hat, but whatever your preference, you cannot err in buying a Hawes, von Gal Hat. Moreover, satisfaction is guaranteed by your dealer —and we stand back of him.

See the new shapes for Spring and Summer. Prices, $3, $4 and $5.

We are Makers of the Hawes *Celebrated $3 Hat*

If not at your dealer's, write for our new Spring and Summer Style Book "E." We will fill your order direct from the factory if you will indicate style wanted and give your hat size, your height, weight and waist measure. Add 25 cents to cover cost of postage.

Hawes, von Gal
INCORPORATED

Factories: DANBURY, Connecticut

1178 Broadway, New York

Wholesale Offices: Chicago Boston

To test your taste A pure Havana filled cigar for two cents

Among the millions of cigars sold there is so much *gross misrepresentation* about *Havana Tobacco* that we propose putting our pure Havana filled Santa Gloria *to test.*

In the making of our [illegible] (higher priced), in which every part [illegible] grown in and imported from **Cuba**, there are **Havana Cuttings—*not scraps.*** From these is made our **Santa Gloria** with [illegible] clean well-cured [illegible] wrapper. No scraps. No Just Just the wrapper and pure Havana. Exact size of illustration. Rolled by experts [illegible] sanitary factory—a factory which bears the closest inspection of the public—everybody—to whom it is open the year 'round.

Santa Glorias

Prepaid Box 50 $1.00

Panatela Shape—*not* a Stogie—4⅝ ins. Long—Pure Havana Filled

Santa Gloria is a quickly rolled cigar—not expensively finished—not a rough stogie. Just like the illustration. But for smoke—a genuine, pure Havana smoke—you can't approach **Santa Gloria** anywhere in price.

Tobacco growers the world over have unsuccessfully tried, time and time again, to duplicate Havana tobacco—using the same seeds, same plants.

"Seed" Havana or transplanted Havana, in any shape or form, never did, cannot have that genuine natural Havana **flavor, taste, aroma.** It takes the sun, soil—the peculiar climatic conditions of Cuba—found tropical nowhere else in the world.

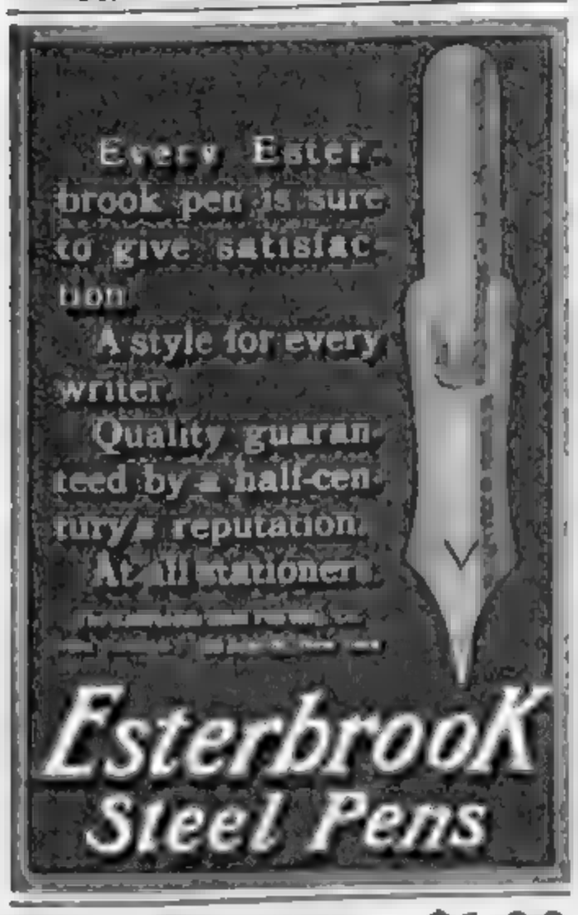
The fact cannot be dodged that there is actual and gross misrepresentation about Havana tobacco among the millions of cigars offered—in stores and by mail. But here is real Havana, grown in and imported from Cuba. Our 30 years of honorable business dealing is back of that statement.

We guarantee, absolutely, to refund your purchase price (no matter where you buy them—from your dealer or us) if a single **Santa Gloria** is ever found different from our representation.

Ask your dealer for **Santa Gloria.** Ask about our standing in the tobacco world.

Or, send a dollar bill to us direct for box of 50, prepaid. State color wanted.

R. & W. Jenkinson Co.
1156 Liberty Street, Pittsburg, Pa.
50th Year—600 Employees.


Every Esterbrook pen is sure to give satisfaction
A style for every writer.
Quality guaranteed by a half-century's reputation.
At all stationers
Esterbrook
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50 ENGRAVED CALLING CARDS $1.00

Hand copper-plate engraving of the highest grade. Latest style fashionable wedding invitations and announcements, die stamped stationery, at lowest prices. We pay delivery charges. Samples free.
Charles M. Elliott Co., 1636 Lehigh Ave., Philada.

GETTING OUT THE NEWS

(Continued from Page 19)

Exactly at the second when the judge was due to read the word announcing the decision it was flashed across the country. In point of time it was a clean beat, for every other newspaper man was compelled to rush from the courtroom and telephone it to his office. Then came the writing and transmission of the bulletin and, while this was going on, the Associated Press had transmitted the news to every section of the United States.

A careful comparison of the time at which the decision had been uttered by the judge with that at which the Associated Press bulletin had been given to the country showed that his Honor had finished just thirty seconds behind. The difference was so small as to be of no material consequence, but being full of the Associated Press policy of keeping faith at all times and under all conditions the young man was worried by the inaccurate working of his plan. He sought counsel with the assistant who had been stationed in the courtroom.

"I know we beat him to it," said that worthy in some disgust, "but it was his own fault. In the last five hundred words he stopped three times to drink water, and those three drinks put him just thirty seconds back—and right there was where he went behind the schedule."

The judge is a constant reader of THE SATURDAY EVENING POST, and when he sees this story he will know for the first time that his great decision was known to the public a few seconds before he declared it.

Containing in its membership newspapers of every political faith, it can readily be understood that it is imperative that the Associated Press reports, in handling political news, be absolutely impartial. The Association cannot boom any candidate, it must not advocate any particular principle, nor dilate upon any especial doctrine. In preparing and transmitting its news it can have no friends and no enemies. It must be, and, as far as human power can make it so, it is fair to all.

The definition of the word impartial is generally known—but there are many politicians and some editors in this country who construe it to mean a vehement advocacy of their particular cause. Absolute fair play on the part of the Associated Press, as they understand the game, is for it to attack their rivals. If it fails to do this it is partial to the other fellow. Possibly there has not been in recent years a more difficult matter to treat with convincing impartiality than the Goebel-Taylor political feud in Kentucky in 1900. Passion ran high on both sides, and the usual sane judgment of many men became badly warped. It seemed out of the question for either side to understand that the opposition had any right to consideration by the Associated Press. If it wanted to be fair it could roast the other fellow. If it failed to do that it was a bitter partisan. One incident will show how difficult it is to have a really fair report accepted as such by men who are themselves eager partisans.

Complaints That Were Compliments

One night after the "story" for the day had been prepared and sent out of Frankfort the Associated Press man in charge was called to the telephone, and a voice asked:

"Are you in charge of the Associated Press work down there?"

It was admitted, and the voice went on:

"Well, I am Urey Woodson. I am up at Owensboro. I am the Kentucky member of the Democratic National Committee, and in the name of the National Committee I protest against the story you have sent out tonight. It is in favor of the Republicans throughout."

It was explained that the story contained nothing but facts, and that the facts were not of the writer's making; but Mr. Woodson, who was far removed from those facts, chose to consider them as Republican partisanship and would not be convinced.

Half an hour later there was a second call to the telephone, and another voice demanded:

"Are you in charge of the Associated Press work over there?"

It was admitted for the second time, and then the voice took on wrathful tones.

"My name is Sam Roberts [a prominent Republican and publisher of a paper at Lexington]. I am over in Lexington, and I want to tell you that the Associated Press report tonight is an outrage. It favors the Democrats from first to last."

"But Urey Woodson says it favors the Republicans."

"He does, does he? Well, I tell you it favors the Democrats."

The suggestion was then made to Mr. Roberts that he and Mr. Woodson had by their counter accusations proved that the report was actually just and fair—and Mr. Roberts rang off, after declaring that Mr. Woodson was a Democratic partisan and naturally prejudiced in his views.

Taken all in all, the Goebel-Taylor affair was as strenuous a bit of newspaper work as the country has seen in recent years. Goebel died three days after he was shot down, and there were hardly thirty minutes of the seventy-two hours that did not bring forth either a crazy rumor or an exciting incident. Early on the day on which Mr. Goebel died it was reported that he could survive but a short time, and it became necessary for every newspaper man to be constantly on the watch, as it would have been most disastrous to suffer a "beat" on an event of so much interest to the whole country.

Irvin Cobb's Useless Teeth

It fell to the writer to be on the death watch during the greater part of the day, along with Irvin S. Cobb, of Louisville, a genial and charming companion, and a bad man to be against on any newspaper work. The death watch began before Cobb had breakfasted. Slowly wasting by starvation he hung grimly to the work throughout the day and, finally, late in the afternoon he inquired with much anxiety if I knew where he could find a dentist, adding that he desired to have some extracting done.

"What's the matter?" I inquired. "Got a toothache?"

"Oh, no," moaned Cobb; "they don't ache, but I might as well have 'em out; they're no good to me. I haven't used 'em since yesterday." And Cobb subsided into anguished silence, but stuck to his post despite the enforced abstinence.

During this period of the work at Frankfort the Associated Press was represented by Arthur W. Copp, now correspondent at Denver, as well as by myself. We had also taken into service a tall young Georgian, whose name has been forgotten. He was a charming fellow personally, but the most feeble prospect for newspaper work that ever lived. He could not be made to understand what was news and what was not. He never could appreciate the necessity for rapid action when there was a good story in hand. He served, however, to relieve us of some running around, and we retained him for that reason.

The death of Governor Goebel did not occur until evening, and I was forced to leave my friend Cobb in the hallway, disconsolately feeling of his teeth as if to assure himself that he still owned them, inasmuch as he was temporarily prevented from making a more convincing demonstration, and set about preparing the story of the day as it then stood. Copp and the young Southerner succeeded me on the death watch. The former knew his business, but careful instructions were given the young man as follows:

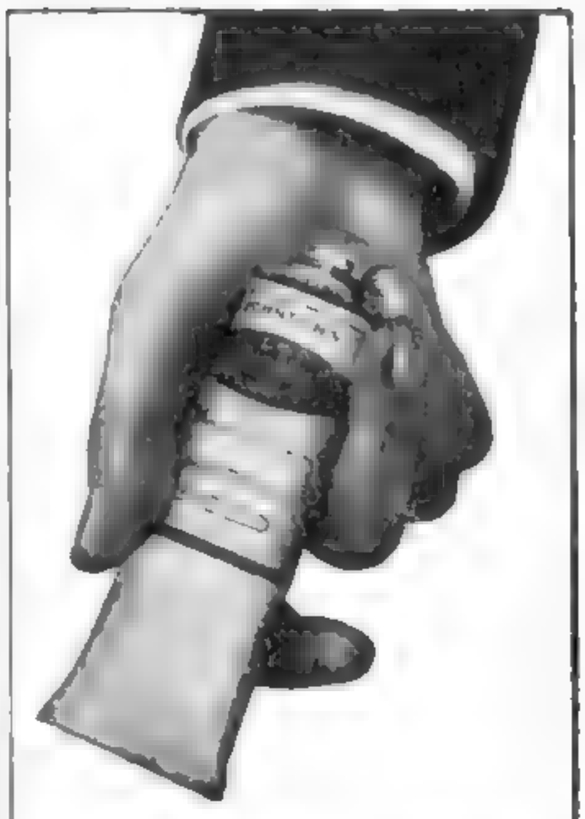
"If Goebel's death is announced get it to the telegraph office as fast as you can. No matter what Mr. Copp does, you run with that bulletin. It makes no difference whether you are on Copp's heels all the way. He might fall and break a leg. You follow him right into the office and be sure that the bulletin is filed. Take no chances of any kind."

The young man declared he understood the instructions, and promised strict compliance. In a short time the announcement was made, and it was quickly brought to my room. I flew out to make sure that nothing had miscarried, and in the hall my Georgia friend was quietly standing, and he greeted my approach with his usual cheerful smile.

"Don't you know Goebel is dead?" I asked.

"Co'se I know it."

"Well, what are you doing here? Why didn't you carry the bulletin?"



Twenty Shaves for a Two Cent Stamp

This trial tube of

JOHNSON'S Shaving Cream Soap

will be sent on receipt of a two cent stamp to cover postage

One trial will convert you from the use of any other shaving soap to this soap, which makes a more bountiful, rich, creamy, lasting lather, and

The Lather's the Thing

No other soap has the quality and shaving advantages possessed by Johnson's Shaving Cream Soap. It is speedy in action, convenient and economical to use, non-smarting and refreshing in effect.

Every Druggist Sells It

Johnson's Shaving Cream Soap is put up in a collapsible tube containing 150 shaves—sells for 25 cents—⅙ of a cent a shave.

If your druggist has sold out we will mail a full size tube postpaid on receipt of price.

Send 2c stamp for trial tube to-day

Johnson & Johnson

Dept. 25, New Brunswick, N. J. U. S. A.

"Mistah Copp, he took it. I stahted, but he went past me like a shot, so I came back."

There was no time for further words, and after it had been ascertained that Mr. Copp had filed the bulletin in an amazingly short space of time I returned to the young man and ventured to reopen conversation regarding his failure to attempt to send the bulletin. He drew himself up stiffly.

"I gatha, suh," he said, "from younh somewhat heated remahks, that my suvvices ah not entuhly satisfactory."

He was informed that he had stated a great truth with remarkable precision.

"Then, suh," he replied, "I resign, suh; and having resigned, I beg to say that younh request that I follow Mr. Copp was ridiculus, suh—ridiculous. He might have broken a leg, suh—that was possible—but he was going that fast, suh, that if he had fallen and broken a leg, suh, he would have rolled as fah as the telegraph office, suh. That shows how absuhd is younh awgument, suh."

The young man and I have never met since then. He was charming, but he was hopeless.

The Lack of News-Sense

The members of the Associated Press are located in all parts of the country, and it is obvious that the news transmitted over its wires must be of interest to them all or to the greater part of them. Local news cannot be touched for a variety of reasons, the chief of which is that it is of interest only in a limited territory. Again, one section of the country has as much right to a local service as another, and it is physically impossible for any number of telegraph wires to transmit in one day the local news of the United States. The Associated Press is, therefore, obliged to restrict its dispatches to such matters as are of general interest.

Now and then a country correspondent lifts himself above the level of his fellows by some unique exhibition of news judgment or some equally startling lack of that quality. Last year a correspondent in a Kentucky town containing less than six hundred inhabitants attracted sudden notice to himself by hurling at the Associated Press a story of two thousand words on a purely local Fourth of July celebration. When pressed for particulars as to why he had telegraphed so much on such an unimportant affair he indignantly denied that it lacked interest for the country, and asserted:

"That story is something for which the world is waiting."

The world is waiting yet.

This man's sense of news proportion was utterly at fault. The only manner in which the people of his village could make their village worthy of the attention of the world was to burn it up, have it blown away in a tornado, or to make it the scene of a race riot or a lynching or a murder, either mysterious or atrocious, or by the insertion of something equally unusual into their daily routine.

Some years ago the mayor of Hot Springs, Arkansas, became involved in an altercation while in the lobby of one of the leading hotels of that city, and stabbed two men with a knife. The affair created intense excitement, and the peace officers took immediate steps to avert further hostilities between the friends of the mayor and those of the men he had wounded. Their first step was to prevent, as far as possible, the sale of whisky. The correspondent of the Associated Press, then in Hot Springs, rushed to the telegraph office and sent this telegram to the Chicago office:

"The sheriff has ordered all saloons closed."

It is a newspaper axiom that "the good news must be kept to the front," and possibly this gentleman based his message on what actually seemed to him the most important feature of the day; but the message was a sore puzzle to Chicago. Hot Springs was "open" in those days, and it was evident, if the saloons had been closed, that something most unusual had occurred, but the night manager at Chicago could not guess at its nature. Moreover, he had a personal dislike for the correspondent then at Hot Springs, and wired back in deep sympathy and deeper exasperation:

"Too bad. Try side door and wire result. What is the story you are trying to tell?"

Back came the reply:

"The mayor has stabbed two men in the Arlington."

The man in Chicago replied in rich disgust:

"If their Arlingtons were perforated send eight hundred words. If only punctured send three hundred."

The story of the affray came in shortly afterward, and after being rewritten it constituted the leading feature of the morning papers on the following day.

Another correspondent of a much less excitable type last year sent in a story to the Detroit office of the Associated Press in this fashion:

"Alpena, Mich.—The forest fires around here are practically extinguished and no further damage is feared. Five hundred men fought the flames last night and kept them from approaching the city. A few fences and outhouses were destroyed, but the damage is nominal. Everything is normal today and business is proceeding as usual. A train-load of people was burned to death at Metz last night."

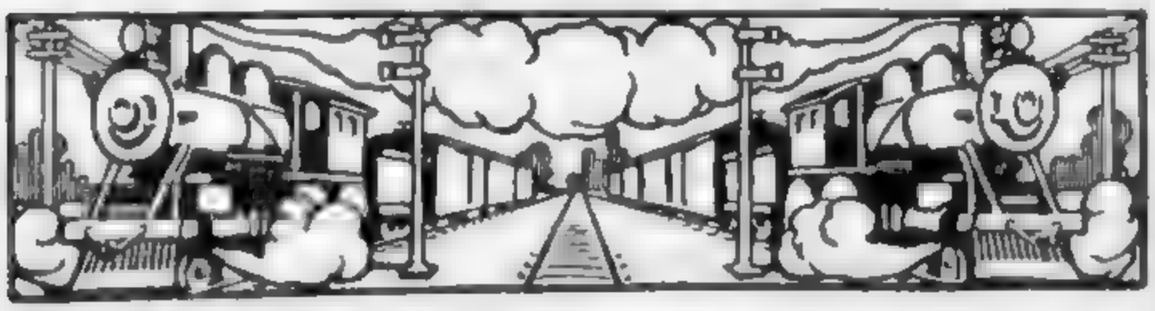
This was the first intimation given to the world of the awful tragedy at Metz, Michigan, where more than a score of people were caught by the forest fires while traveling on a railroad, and were burned to death without the slightest chance of escape.

Time No Object

Another correspondent located in the South recently gave a striking illustration of how to delay news, and the incident affords some insight into the manner in which the handling of news may be hindered, despite all efforts to hurry it forward.

On a Saturday night a shooting between whites and negroes took place in a small Tennessee town, and nine men were injured. The correspondent sent out the story on Monday night, forty-eight hours after it had occurred. When questioned by Superintendent Cowles, of the Southern Division, as to the cause of the delay, he said he did not hear of the shooting until ten minutes after twelve o'clock on Sunday morning, and his religious scruples would not permit him to write the story on the Sabbath. He, therefore, withheld his pen until the following day, but was so busy that he did not find time to write it until Monday night. He passed into history the instant his letter of explanation was received by Mr. Cowles.

It has been difficult to explain, in an article of this length, the methods, or to narrate in any detail the work done in the past by the Associated Press as an organization, or by its individual staff men. It is matter easily capable of filling several large and corpulent books. The story of its achievements during the Spanish War alone is as interesting, almost, as the history of the war itself. No body of men ever worked with more zeal, with greater unselfishness and self-effacement, and with such a general measure of success as did the Associated Press men who were at the front in 1898. Their work, however, was only what might have been expected from those who labor constantly in the atmosphere that pervades the Associated Press—an atmosphere of absolute accuracy and truthfulness, of devotion to duty, and of sacrifice for the good and glory "of the service."



CORTRIGHT METAL SHINGLE ROOFING

CORTRIGHT METAL SHINGLES are stamped by machines from a fine quality of roofing tin, in artistic shingle and slate forms, made to interlock, shingle on shingle, as closely as the scales on a fish's back and as impervious to water—even if driven by cyclonic force; fireproof as a steel safe; noiseproof, and nearly wearproof.

In principle of construction they are so simple that any competent mechanic can lay them—and make a better roof than the most expert roofer can make from any other material.

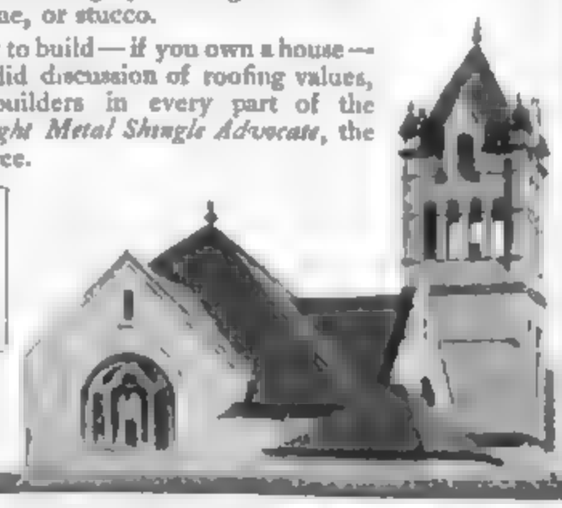
They are just eight times lighter than stone slate, and three times lighter than wood shingles.

They are more ornamental than any other roofing; because their original artistic forms remain unchanged year in and year out—they cannot crack like stone slate, or rot and curl like wood shingles; sparks may shower on them; cold and heat may come and go—their integrity is maintained always.

They are painted on both the upper and under side—or if preferred, galvanized; so no paint ever will be needed, the weathered gray forming a beautiful contrast to any shade of paint, brick, stone, or stucco.

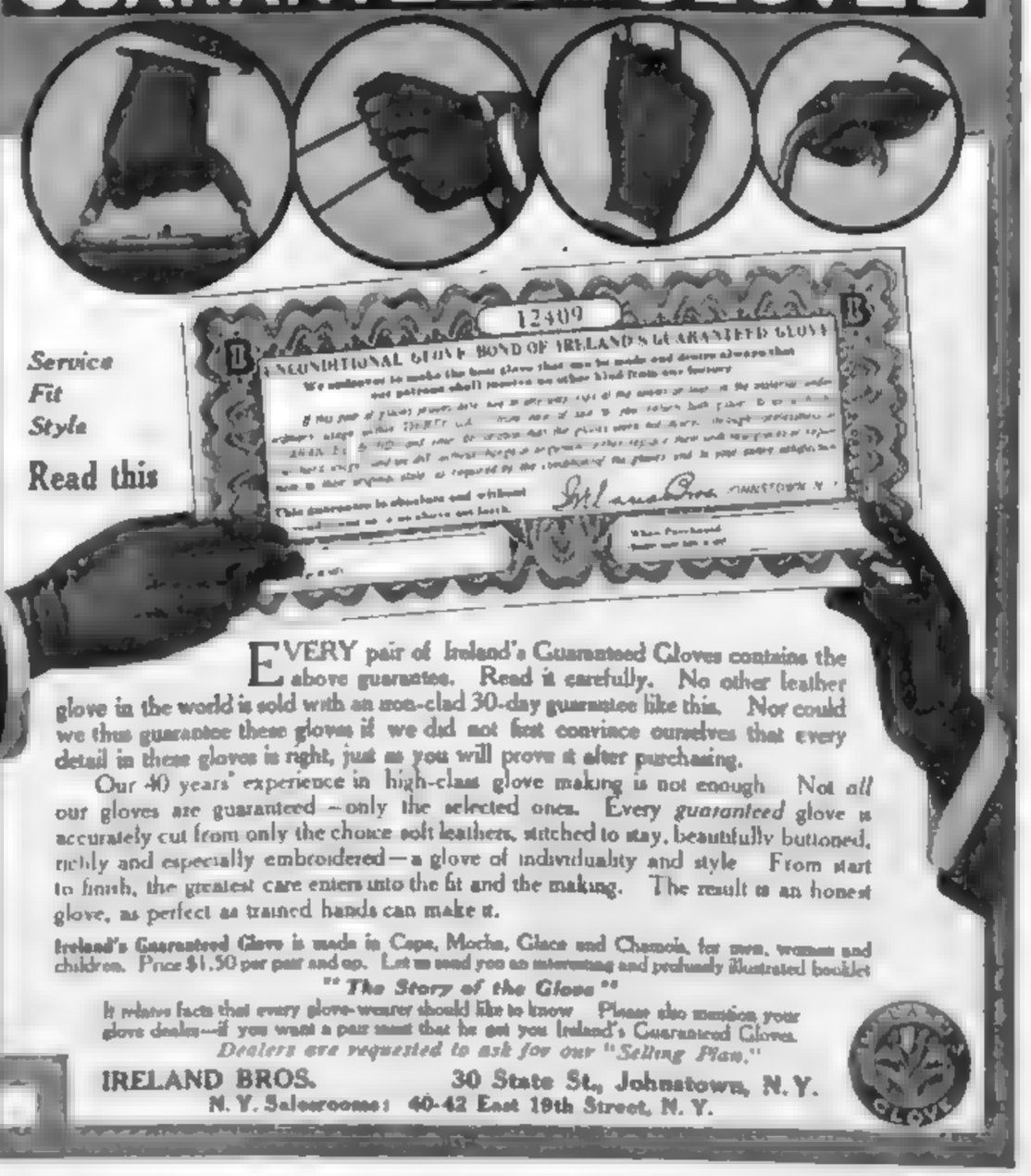
If you are building—if you are going to build—if you own a house—we want to send you an impartial, candid discussion of roofing values, the illustrated experiences of home builders in every part of the United States—and a copy of our *Cortright Metal Shingle Advocate*, the magazine of roofing. Posted to you free.

TO THE DEALER—By this we mean dealers in roofing, roofers, and contractors and builders. In unoccupied territory we have a very attractive proposition to offer a reliable, wide-awake man or firm engaged in either of these lines. If your field is still open, write us today for particulars.



Cortright Metal Roofing Co.
42 N. 23rd Street, Philadelphia
130 Van Buren Street, Chicago

IRELAND'S
GUARANTEED GLOVES



EVERY pair of Ireland's Guaranteed Gloves contains the above guarantee. Read it carefully. No other leather glove in the world is sold with an iron-clad 30-day guarantee like this. Nor could we thus guarantee these gloves if we did not first convince ourselves that every detail in these gloves is right, just as you will prove it after purchasing.

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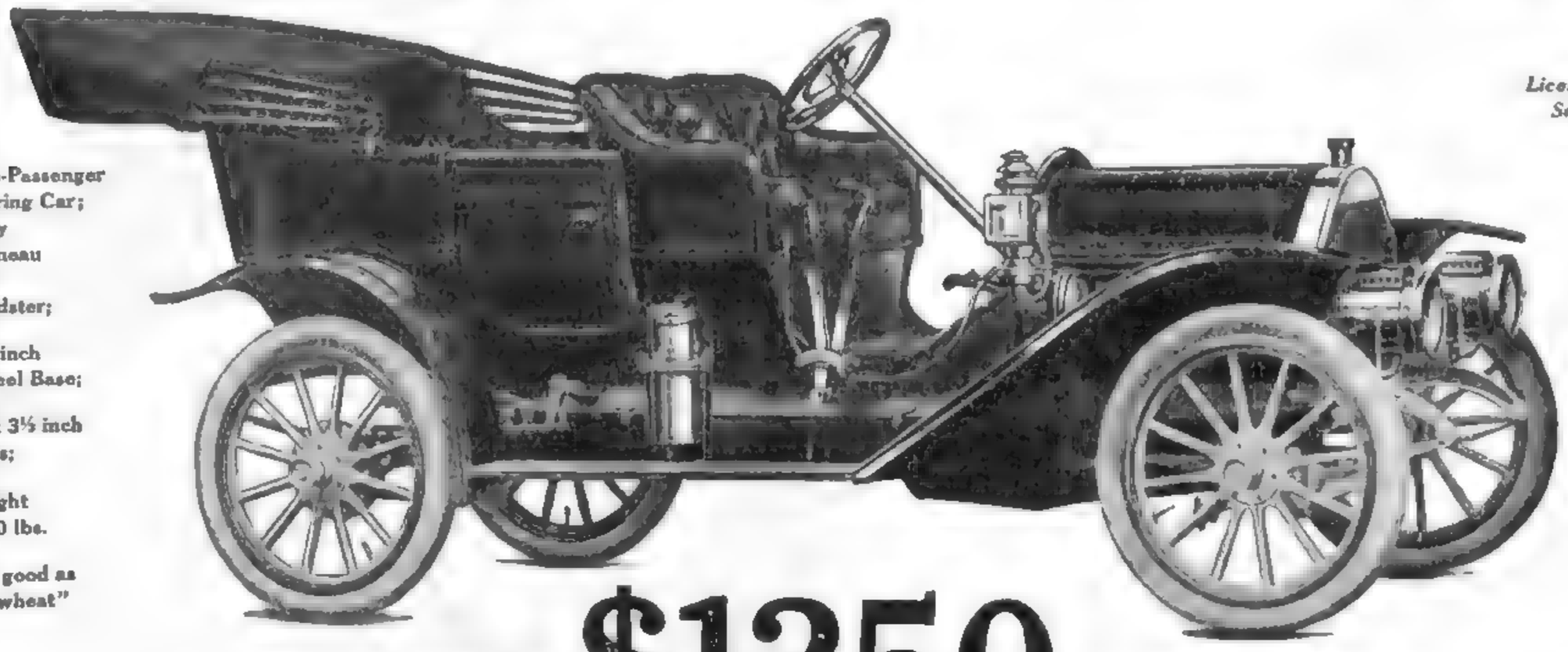

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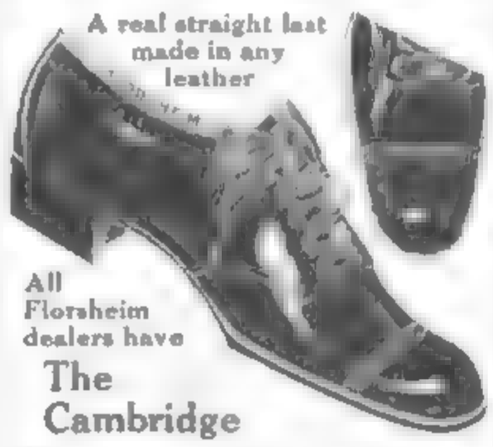

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THE HOUSE OF MYSTERY

(Continued from Page 23)

a child she settled her face into the hollow of his shoulder

He turned to Norcross

"You old fool ——" then he caught the face of him who had been King of the American railroads. Norcross had settled into a chair; more, he had shriveled into it. His mouth had fallen open as from senile weakness, his eyes had suddenly grown old, [illegible] seemed to struggle with tears. His hands were moving on the arms feebly.

"I beg your pardon, Mr. Norcross," he said. "I came here tonight to take away this girl—whom I intend to marry—and I'm excited. Now, listen—Annette, I want you to listen, also. Keep your mind upon me alone, dear, and remember I told you not to be frightened. This girl is ward of that she-devil there. Since her childhood Mrs. Markham has been hypnotizing her for her own purposes. So good a subject has she become that Mrs. Markham uses her to play ghost for those seances without her own knowledge."

Stop! cried Mrs. Markham.

"Now, my dear," protested Rosalie, "I've been in the house four weeks, jest watchin' you work. Your play is to shut up until you see what we've got in our hand. If you don't you'll put your foot in it!"

As though aware of her presence for the first time, Mrs. Markham turned and looked Rosalie straight in the face. And as though realizing the common-sense in this counsel, she seated herself. Only a gnawing at her under lip indicated her mental disturbance.

Now, Annette was sobbing softly. Blake patted her shoulder; and the passion went out of his voice. But he still held the revolver in his free hand.

"Her method is fairly established. In a few minutes I will permit you to see the trap between the ceiling of that cabinet room there and the floor of the room above. The trap is hollow; in it, for safety, she keeps those phosphorescent robes"—he nodded toward the white heap on the floor—"all her cabinet paraphernalia, and the notes on such as you. Full information on your love affair with Helen Whitton has been in that trap for weeks." Then, seeing how raw was the nerve in the old man which he had touched, he added:

"I beg your pardon again, sir; but I must speak of this. Madame Le Grange there—my agent in this house—is an expert on such matters. She informs me that those notes are the work of a private detective—that the information comes from an old aunt of Helen Whitton who must have been her confidant. Do you see now what happened? Every night of a séance Mrs. Markham has prepared for you by sending this girl to bed early—by sitting beside her and putting her to sleep. That is what Miss Markham, in her innocence, calls it. It is sleep—the hypnotic sleep. Miss Markham is in bad condition. Her nerves are those of the overworked hypnotic horse. Mrs. Markham has used that as a pretext for putting her to bed early. Shall I particularize? Do I need to go on?"

"Oh, pray do! You are very interesting!" spoke Mrs. Markham from the piano stool.

"I will—since you wish it," returned Blake, with an equally sarcastic courtesy. "When sleep was established, Mrs. Markham made her rise and dress herself in those phosphorescent robes"—he pointed to the gauzy heap on the floor—"put her back on the couch, and gave her directions. She was to rise at a signal—you know it—'Wild roamed an Indian Maid.' Must I tell you any more?" he burst out. "Do you know that three nights ago I looked into her sitting-room above that trap and saw her—saw her go down to you—heard what she said to you!"

Annette was gasping and moaning.

"Oh, did I do that?" she asked.

"No, sweet; she did it," he said. He turned to Rosalie. "Take this revolver and keep order for me. Annette ought not to stand any longer." Still keeping her head on his shoulder, he seated her beside him on a couch. "She has never heard that before, Mr. Norcross, and you must know what a shock she is suffering. This is a desperate case and it requires a desperate remedy. That accounts for this drama

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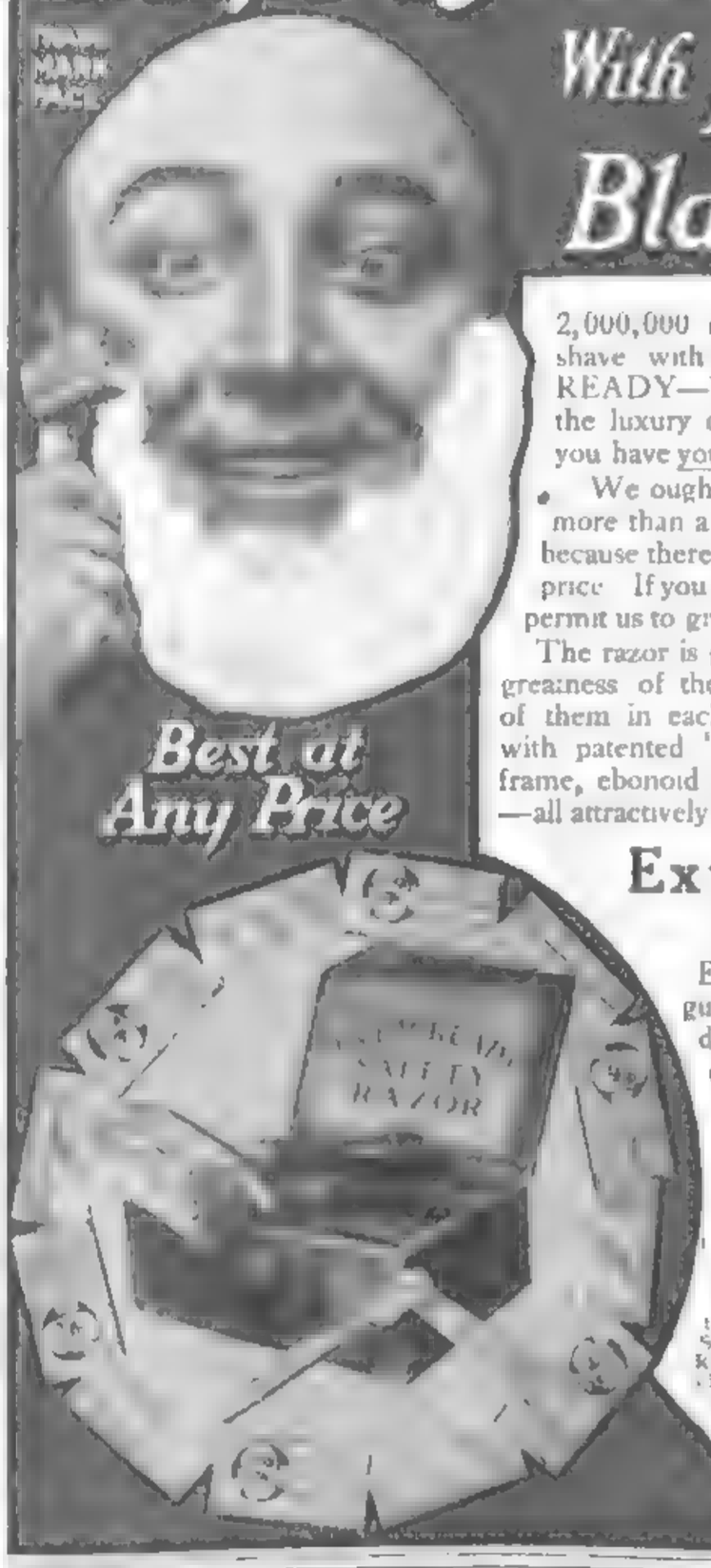

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tonight. Madame Le Grange there is housekeeper of this place, and my agent—putting her in this house was part of the remedy. Fifteen minutes ago she and I entered the room where Miss Markham lay in hypnotic trance, waiting to go down to you. I supplemented Mrs. Markham's suggestion by a command of my own—you know what it was. I took a risk. One never knows whether a hypnotic subject—even such a perfect one as this—will obey a supplementary suggestion. Had it failed, had she started back toward the ladder, I should have turned on the lights and seized the spook, and Mrs. Markham would have had the thousand excuses which a professional medium can give in such circumstances. But Annette obeyed—she even woke on my command before she had fulfilled the whole of Mrs. Markham's suggestion—because we love each other That made the difference." He drew Annette's head closer on his shoulder "I'm going to take her away tonight. She's done with all this."

He turned to Mrs. Markham. Her hand still rested on the keyboard. Her face was pale, but her lips wore a sneering smile. "It is your turn, Madame," he said.

"I lose gracefully," answered Mrs. Markham, "yet if Mr. Norcross will think very carefully he may realize that I am not all a loser."

Rosalie crossed the room to Doctor Blake. "Here, you take this thing," she said, extending the revolver. "It makes me nervous an' I told you at the start there wasn't no use of it."

And now something had clicked in Norcross again. His mouth had closed like a vise, light had come back to his eyes; he was again the Norcross of the Street.

"You're a devil," he said; "but you're a marvelously clever woman."

"So clever," responded Mrs. Markham in dulcet tones, "that I intend never to worry about finances again—by your leave."

"That means blackmail, I suppose," said Norcross.

"Now, Mr. Norcross, I beg of you," protested Mrs. Markham. "I have never used harsh names for unpleasant truths with you! Do me the same courtesy. You will agree, I think, that the Norcross interests would suffer if people knew that Robert H. Norcross was running to spirit mediums—my business is little appreciated. The newspapers, Mr. Norcross——"

"Would any newspaper believe you?" asked Norcross.

"An admirable method," responded Mrs. Markham. "An admirable method of getting these people before the public as witnesses"—her gesture indicated Doctor Blake and Rosalie—"would be to sue for custody of my niece, whom this young man intends, I believe, to take away tonight. Certain unusual features of this case would charm the newspapers."

Rosalie shook Blake's shoulder.

"Doctor!" she cried, "can't you see what she's aiming at? She's tryin' to drag us into this. She's tryin' to make this look like a plant." She whirled on Norcross.

"Listen, Mr. Norcross. I'll tell you what this was done for! Do you know a youngish-lookin' man, smooth shaven, neat dresser, gray eyes, about forty-five, got something to do with Wall Street, wears one of them little twisted-up red-and-white society buttons in his buttonhole, has a trick of holding his chin between his fingers—so—when he's thinkin'? Because he started it. He's the nigger in your woodpile. He came here a week before you ever saw Mrs. Markham, bringin' the notes about Helen Whitton—the dope that she's been feedin' you. If you'll put that together with what the spirit—she—Miss Markham—told you tonight about declarin' dividends——"

"Mrs. Granger" interrupted Mrs. Markham, "you are a shrewd woman but you carry your deductions a little too far——"

"Deductions your grandmother!" retorted Rosalie Le Grange. "To think how close you come to foolin' even me that's played this game, girl and woman, for twenty-five years! If I hadn't caught you so anxious to stop that little girl from seein' that you kept Practical Methods of Hypnotism hid behind the bookcase, I'd have gone away from here believin' that she was deep in the mud as you was in the mire. You certainly sprung a new one on me!"

The eyes of Norcross lighted as though with a new idea and he broke abruptly into this feminine exchange:

"I do not believe that this is a plant, Mrs. Markham, shall we bargain?"

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"I like the life in London," said Mrs. Markham. "I have been wanting to return."

"Twenty-five thousand dollars?"

"Oh, dear, no! Fifty."

Norcross drew a checkbook, flipped it open on his knee. Mrs. Markham raised a protesting hand.

"Yes, you will—you'll take it in a check or not at all," he said. "I want this transaction recorded. I'll tell you why. It is worth just that to keep this story out of the papers. I was caught and I pay. It is worth no more. I will give you this check tonight. You will cash it in the morning. I will have the canceled check as a voucher. If ever you ask me for a dollar more, you go to state's prison for extortion—on the testimony of these three witnesses. My legal department is the best in the country. In short, it is worth fifty thousand dollars to me. It is not worth fifty thousand and one. Also, you sail to London—within a week. Does that go?"

Mrs. Markham drummed a minute with her fingers, and her face went a shade paler.

"It does," she said in a low voice.

Blake bent over Annette.

"Do you hear that?" he asked. "Do you know what it means? It is called blackmail!"

"Oh, Aunt Paula, Aunt Paula!" whispered Annette. Her face settled closer on Blake's shoulder and she burst into a torrent of weeping.

Rosalie tiptoed to the desk, bringing pen and ink, which she laid on the table beside Norcross. It was quite evident that one of their number was by this time enjoying the situation.

"Keep everybody here for three minutes. I'll be back," she said to Blake, and floated out of the door.

As Norcross handed over the check Doctor Blake spoke:

"I am taking Miss Markham away. She is not to see this woman again. I am taking her to my aunt's house. I, too, want a witness. If I have done anything for you tonight, will you return it by setting us down in your automobile?"

"Certainly," responded Norcross. "I suppose I ought to thank you—but I've got to think this thing out." He scrutinized Blake closely. "How about you and the papers? I hadn't thought of you——"

Blake, still dropping soft love pats on Annette's hair and shoulders, looked into the eyes of the railroad king.

"I have earned that opinion, I suppose," he said. "I can't say that I feel myself greatly superior to—to any one here—tonight. But I've done what I started to do. My name is Blake, Mr. Norcross—Dr. Walter H. Blake—lately army surgeon in the Philippines, if you take my profession as a voucher. My father was Rear-Admiral Blake, if family will help establish me. Or, better, I intend to marry this girl as soon as the license clerk will let me—and it isn't likely that I'll make public anything that involves my wife and her people. Does that satisfy you?"

Norcross ran his eye across them. It rested a moment upon Annette; and a ghost of that late emotion, of which she had been the instrument, flashed across his face.

"I guess I'm satisfied," he said.

Now Rosalie, in hat and wraps, stood at the door, carrying her suitcase.

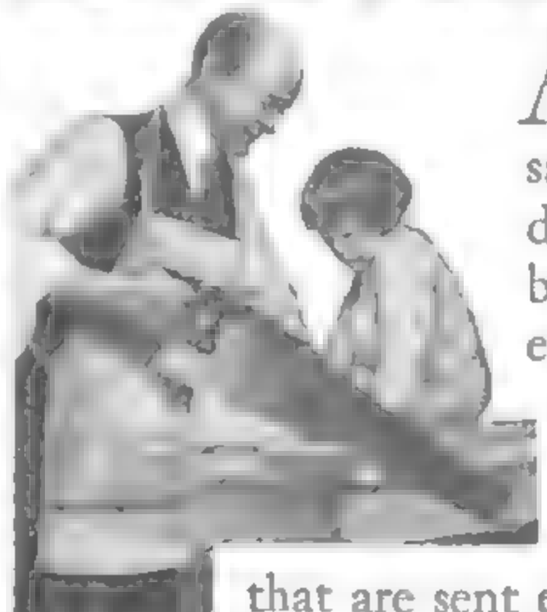
"Sorry to leave without notice, Mrs. Markham," she said, "but you remember I haven't drawn no pay as housekeeper for doin' you up. I guess we'd all better be goin'. Here's your hat, Doctor Blake, and a fur coat and boots for Miss Markham."

Paula Markham, twirling idly in her fingers the fifty-thousand-dollar check, rose from the piano stool.

"I wish you to listen, Doctor Blake," she said. "Although you may not believe it, I am really fond of Annette. The temptation to use her became too strong. Believe me, I had intended for some time to stop it—I had stopped it in fact when this big fish came to my net. You have seen no more keenly than I how hard it was on her nerves. Take her away and give her a good time—she needs it. Indeed, had you come into her life a little later I should have welcomed you—for, after I found that she had no clairvoyance in her, I wanted her to be happy."

"You had an admirable way of showing it," responded Doctor Blake. "What about putting aside earthly love for strength?"

"It kept off the undesirables," said Mrs. Markham. "And just then—with this



A MILLION dollars spent to make *one* saw would not produce an implement better in *any* way than every one of the

Many Million Disston Saws

that are sent each year to all parts of the globe.

We have invented or developed nearly all important processes of modern saw-making—we are and for seventy years have been *first* to adopt and utilize every improvement brought forth by science, human ingenuity or the progress of events.

Ours is the only saw, file and tool establishment that makes the steel for its entire line.

Disston Crucible steel and Disston shop treatments produce the best cutting, best tempered, best balanced, most durable and economical saws in the world.

More work goes into a Disston—more comes out of it.

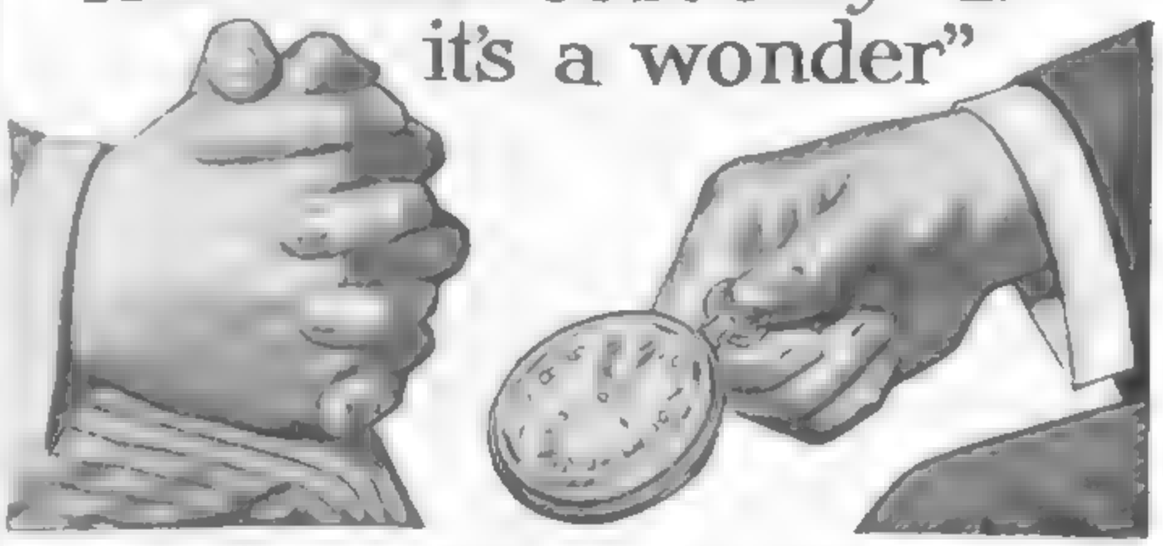
Every Disston saw and tool has back of it the absolute guarantee of one of the greatest industrial institutions in America.

THOUSANDS of men are using to-day the Disston saws their grandfathers bought—a Disston is an heirloom.

If you are unable to obtain the Disston Brand, write us and we will see that you are properly supplied.

HENRY DISSTON & SONS Inc.
PHILADELPHIA, U. S. A.

"This watch cost only $1.50 it's a wonder"



Thousands of men carry it all the time—because it keeps perfect time—and is ordinary watch size—small and thin. Others use it to save their gold watch. Certain kinds of work are apt to damage a watch—and it isn't wise to carry an expensive watch when playing golf, boating, hunting or riding.

Bannatyne $1.50 WATCH

We want you to compare the Bannatyne with the higher-priced watches. Any jeweler will tell you that Mr. Bannatyne is the father of the low-price watch. The watch to which he has given his name **represents 25 years of Mr. Bannatyne's life.**

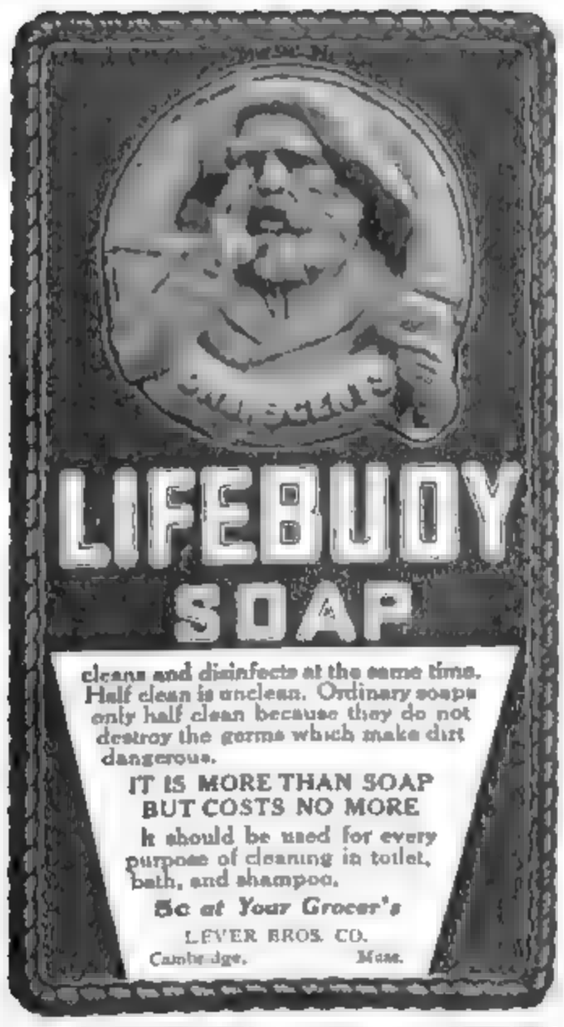
There are many devices in the Bannatyne which are patented and can be used in no other watch.

Every one of these parts is made by a special machine. Each of these machines was invented and perfected by Mr. Bannatyne. In this way absolute precision and uniformity are secured, and the cost of making greatly reduced. Each watch is put together by hand. Both movement and case—watch complete is made under one roof.

Guaranteed for a Year
Sold by Jewelers Everywhere

When you buy this watch—look for the word "Bannatyne" on its face—have your jeweler fill in the date on the guarantee card which goes with each watch, and both you and he sign it. If at any time within a year from date *the watch and this card* are returned to us through your jeweler (or direct) we will make good. If your jeweler hasn't the Bannatyne $1.50 Watch, **send us $1.50 and we will send you one at once prepaid.**

BANNATYNE WATCH CO., 39 Canal Street, Waterbury, Conn.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cleans and disinfects at the same time. Half clean is unclean. Ordinary soaps only half clean because they do not destroy the germs which make dirt dangerous.
IT IS MORE THAN SOAP BUT COSTS NO MORE
It should be used for every purpose of cleaning in toilet, bath, and shampoo.
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IN the interest of their good health and happiness, see that your boys and girls are equipped with the smooth-running

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B. & B. skates give long wear without the annoyance of frequent repairs. They are easy-running and comfortable. Insist on seeing the name when buying from hardware and sporting goods dealers. Write now for a Free Illustrated Catalog.

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Open an account with our Company any day. Withdraw upon short notice. Earnings commence when money is received and paid for full time to date of withdrawal. Selected mortgages upon New York and Suburban Real Estate safeguard your money. Under Supervision of New York Banking Dep't. Our record for 16 years is open to public examination in their files. Assets over $3,000,000 Surplus and Profits, $150,000. Write for booklet.
Industrial Savings and Loan Co., 1 Times Bldg., B'way & 42nd St., New York.

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Seeds which Succeed—Known 126 Years
WRITE FOR CATALOGUE
This Advertisement with an order for over $1 is worth 20c., also a packet Red Rock Tomato. Say if Market or Private Gardener
D. LANDRETH SEED CO.,
Bloomsdale Seed Farms, Bristol, Pa.

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Through the medium of tools and machinery. You are qualified in a few months, under the guidance of skilled instructors in the largest and best equipped electrical school in the U. S., to occupy a responsible position in the electrical field or to enter into an electrical contract business of your own. Write or call for Prospectus.
New York Electrical School, 23 West 17th Street, New York City

PRINT Your Own Cards, circulars, book, newspaper. Press $5 Larger $18. Rotary $60. Save money. Print for others big profit. All easy, rules sent. Write factory for ... Type, paper &c.
THE PRESS CO., Meriden, Conn.

large order in hand—you were an undesirable. I shall not ask you to let me see her for the present—indeed, I am going away—but years from now, when you and she have softened ——"

"When her will is built up—perhaps."

"May I kiss her?" For the first time in his experience of her, Blake traced a note of feminine softness in Mrs. Markham's tones.

Blake took the back of the little head firmly in his hand, pressed the face tightly on his shoulder.

"Her cheek, yes. You must not look into her eyes."

As Mrs. Markham lifted her face from Annette's cheek the tears showed under her lids.

"But, oh, Annette," she whispered, "I ask you to believe that I am real, that once I was all real—but I fell like the rest."

For the first time Annette spoke coherently.

"Oh, Aunt Paula, it breaks my heart! But I will try to remember only how kind you were."

And now Rosalie had wrapped her for the street; and now the door closed between Mrs. Markham and her biggest operation.

. . . . . .

Rosalie was first to leave the automobile—she had asked Norcross to drive her to a women's hotel.

"Good-night, people," she said cheerily at the curb. "I hope it ain't good-by to any of you. Doctor, I'd like to be invited to the weddin', however private—that's my tip. When I git settled again I'll send you my card an' address. Good-night, Mr. Norcross—I'm real pleased to have met you. I had a cousin who was a conductor on one of your roads an' he always spoke nicely of the way he was treated. An'—oh, yes! Don't you worry about me givin' any of this away. I'm a medium, all right, but I ain't in that kind of work. I ain't recommendin' myself, of course, Mr. Norcross, but if you git over this—they generally do—an' want some good, straight clairvoyant work done, write Madame Rosalie Le Grange, care the Spirit Light Bulletin, an' I'll recommend you to them that are strangers to graft. Good-night."

After they drove on, Blake, openly patting and caressing Annette toward calm and a right mind, furtively noticed Norcross as the bands of city light flashed his figure into view. He was huddled in a corner of the cushioned seat; he looked again the pitiful, broken, disappointed old man. But when he parted from the lovers at the curb of an old house in Lexington Avenue his voice came out of him with certainty and ring.

"If I can do anything more for you in this matter I am at your service," Blake had said.

"I will attend to the rest myself, thank you!" answered Norcross.

"It has occurred to me," continued Blake, "that Mrs. Markham will communicate at once with whatever confederates she had in this business. I hope you don't mind my mentioning it."

"Probably," responded Norcross, "she's at the telephone now—but that's my part of it. Good-night."

XIV

(From the Wall Street Sun, Oct. 21, 190—)

WHATEVER motive impelled Robert H. Norcross to his mysterious operations in L. D. & W. during the past two days, it looks rather like stock manipulation than the larger financiering that has hitherto marked his career. When, on Wednesday, the directors of the L. D. & W. adjourned without declaring a dividend, that stock, which had advanced somewhat, owing to the speculative trading of the past three weeks, fell from 56 to 50, and closed weak at 49¼. Directly after the close of the Exchange, Norcross, as though by program, reconvened the directors, who declared a dividend of one and one-half per cent. The news was about by the time the market opened yesterday, and L. D. & W. made the record jump of the year, going to 76 and closing strong at 75½. It scarcely went below that point today, and at two o'clock touched its highest notch—76¾. Considerable criticism of Norcross was heard on the street today.

(From the Wall Street Sun, Oct. 24, 190—)

BROKERAGE FIRM ASSIGNS

The firm of Bulger & Watson, promoters and Stock Exchange operators, made an

"Fresh eggs all winter"
The secrets that made $12,000 a year for two egg-raisers are all told in the
Corning Egg-Book

THE story of the Cornings is already familiar to SATURDAY EVENING POST readers. You have no doubt read of how these two egg-raisers, coming from the city in poor health and beginning on a little place at Bound Brook, N. J., with only thirty hens, have in four years built up a business that in 1909 paid A CLEAR PROFIT OF OVER $12,000 A YEAR. But perhaps you thought of their achievement as you think of aeroplanes or Polar explorations,—interesting, but having no close or vital relation to *you*

It has, though. You and your family must have food. No other food can take the place of eggs. You must buy eggs or raise them. They have gone up to unheard-of prices. If you raise eggs and sell your surplus, you not only get your own supply of the best of all foods at low cost, but the high prices then go *into* your pocket, instead of coming *out* of it

The CORNING EGG-BOOK thus opens up a NEW MONEY-MAKING BUSINESS of tremendous possibilities. With this book for a guide, men and women living in city suburbs, towns or villages can raise fresh eggs the year round, and sell

One of the three laying houses, with 1500 pullets always at work, shelling out eggs by the bushel

them at high prices, or eat them and SAVE the high prices. The demand for "fresh-gathered, fancy eggs" is never satisfied. Egg-raising is much simpler than poultry-raising. The hard work of killing, dressing, and marketing fowls is left out. The rest can be done by men in poor health, women, school-boys, girls, and others not qualified for regular business.

Thousands of ambitious men and women have perceived these new possibilities, and the CORNING EGG-BOOK is having an immense sale. Its great and peculiar value lies in its tested and proved methods of RAISING FRESH EGGS ALL WINTER. To insure this result all your operations should be carefully calculated beforehand to FIT THE SEASONS, and

Now is the time to begin.

The publishers of the FARM JOURNAL realized the importance of what the Cornings had done, and saw that thousands of people would want to know how two novices could in four years make egg-raising pay $12,000 a year. So in order to make their paper better known to people living in suburbs and small towns, with ground for gardening and keeping hens, they are now offering the CORNING EGG-BOOK to all who subscribe to the

FARM JOURNAL
to increase its subscription list to ONE MILLION for this year

The FARM JOURNAL, 33 years old, has the greatest circulation of ANY FARM PAPER IN THE WORLD, nearly 700,000 already. But it wants a million, and won't be entirely happy till it gets them. Its readers, however, say it is already the happiest and brightest paper of all. It believes in sunshine, kind words, honesty, prosperity, and "farmers and workers at the first table." It is clean, brief, "boiled down," intensely practical. "Cream, not skim-milk," is its motto. "Judge Biggle" and Harriet, his wife, have for thirty years stood up for the farmer's wife, the boys, the girls, and the dumb animals, and are so optimistic that they have hopes of even "Peter Tumbledown." The FARM JOURNAL never prints a fraudulent or trashy advertisement, and readers trust it so fully that advertisers get most unusual returns.

SPECIAL OFFER: We will send, postpaid, the CORNING EGG-BOOK and the FARM JOURNAL for two years,

both for 50 cents

cash, money order or check. Book and paper may go to different addresses, if desired.

FARM JOURNAL, 1058 Race St., Philadelphia

CUT OUT AND SEND THIS COUPON

FARM JOURNAL, 1058 Race St., Philadelphia.
Enclosed find 50 cts. Send the Corning Egg-Book and Farm Journal for two years, beginning with the January issue to

Name .....

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A Special
TORREY RAZOR

Here's a real man's razor—"992," a Torrey Special—built to meet most exacting requirements and to make shaving a delight.

HIGHEST TYPE OF RAZOR MADE

Unique in design, full concaved, with swage back. Medium width.

Illustration shows the beautiful pearl celluloid handle, with tang of selected pearl. Entire blade is finished with a brilliant crocus polish

This and more ornate styles of handle $4.00. Black Rubber $3.50. Other razors $1.50 up. Sent postpaid if not at your dealer's.

"How to Shave." A little [illegible] that appeals to the man who appreciates the [illegible] Torrey strops the best made.

THE J. R. TORREY RAZOR CO.
Dept. A, Worcester, Mass.

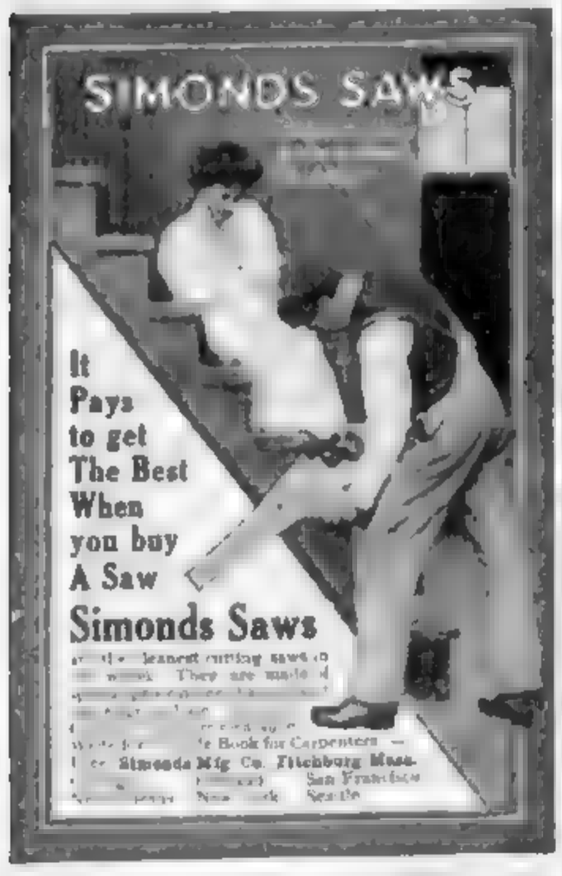
SURBRUG'S
ARCADIA
MIXTURE

Its aromatic delicacy will surprise you. It is the most perfect blend of tobacco you ever put in your pipe—the highest class—it stands all by itself, the KING of mixtures.

A tobacco that your women folks will like to have you smoke at home—you may never have known the luxury of a pipe smoke before.

Send 10 Cents and we will send a sample.

THE SURBRUG CO., 81 Day Street, New York


SIMONDS SAWS
It Pays to get The Best When you buy A Saw
Simonds Saws
Book for Carpenters —
Simonds Mfg. Co. Fitchburg Mass.
San Francisco

MAINE POTATOES The story of the wonderful opportunities for growing potatoes in Maine and Northern New Hampshire, along the line of the MAINE CENTRAL RAILROAD, is of importance to every person interested in agriculture. Send for booklet, Industrial Department, Maine Central Railroad Co., Portland, Maine.

assignment this morning. Liabilities, $276,125; assets, $81,300. This failure followed the collapse of the Mongolia Copper Mine in Montana, news of which reached New York last Saturday. Bulger & Watson were heavily interested in that property. An unusual feature of this failure, according to those on the inside, was the action of Arthur Bulger, senior member of the firm, in the L. D. & W. flurry of last Wednesday and Thursday. Bulger, it is said by those who know his affairs best, had speculated heavily in L. D. & W., playing for a rise. On the eve of the fluky directors' meeting of last Wednesday—which, it will be remembered, adjourned without action only to reconvene after market hours and declare a dividend—Bulger began through his brokers to unload. It is believed that he was acting upon some advance inside information of the directors' action. He was sold clean out of this stock when the market closed Wednesday afternoon. Had he held on, the firm would doubtless have been able to survive the Mongolia crash, for L. D. & W., following the unexpected action of the directors in declaring a dividend, jumped on Thursday from 50 to the neighborhood of 75. The failure will involve no other firms, it is thought.

As the curve of Sandy Hook blotted from sight the last, low glimpse of the skyscrapers that point Manhattan, Blake touched Annette's arm. She turned from her reveries; the distance faded from her eyes.

"It's the end of a life for you—that," he said. "We won't see New York again for two years. We're going back over the girlhood you never had—you're going to dance and motor and walk—yes, and coquette, too—or as much as you care to with me for the husband. For two years you're just going to play!"

Then, noticing with what an expression of a dog who beholds his master her sapphirine eyes regarded him, he dropped his hand on hers.

"But most of all, dearest," he added, "you're going to do what you want to do! Not what I or any one else commands, but just as your own sweet will dictates—Light of me!"

(THE END)

THRIFT

In Union There is Strength

THRIFT is a sociable virtue, and some of the best results are attained when a number of persons combine, saving for some common end or living up to a certain standard of economy.

For example, the English clerk or mechanic, on small wages, will bring up a family in comfort, educate his children, buy the home he lives in and provide for old age, largely through coöperative buying and saving. On Saturday night his wife goes to market with neighbors who subscribe a common fund for the purchase of supplies. They not only know values to the fraction of a farthing, but will wait until the marketmen put up remainders of perishable stuff at bargain prices to avoid carrying it over Sunday. At the same time, probably, the father is making his weekly deposit at some building society or savings-bank, and, perhaps, providing for the family's vacation next summer by leaving six or eight pence at a "slate club."

In this country mutual saving is just as feasible wherever there are a few men or women thrown together in an office, school, church or neighborhood, and it is possible to combine for saving in many ways, from a simple club that is brought together in a country neighborhood to buy fruit trees at wholesale prices, disbanding as soon as the goods arrive, to the neighborhood building-and-loan association which is continuous.

No better model for mutual saving can be found than this same English slate club. Originally, the slate club was some rudimentary affair started in a tavern by several thrifty souls who appointed a treasurer and paid him sixpence a week, drawing out their money at holiday time. But now every large factory, shop, brewery, school and church in England has its savings-club, and around Christmas, in a large industrial center, upward of a million dollars may be distributed to slate-club members who have accumulated it in

"The Reason We Recommend

Snider Pork & Beans

Is because they are more delicious—easily digested—and satisfactory every way than any other beans ever sold anytime, anywhere—and it is the exclusive **"Snider-Process"** that makes them so.

You may have heard about them, but only by trial can you absolutely KNOW how good **Snider Pork & Beans** are.

Perhaps I'd better send up a couple of cans. We'll take the risk—money back if you are not pleased."

"It's the Process"

The T. A. Snider Preserve Company, Cincinnati, Ohio, U. S. A.

Don't Use "Stone-Age" Stationery

Many a good man has 1910 apparel and a 1910 automobile, and yet belongs to the "Stone-Age" when it comes to his personal stationery.

Would you send a social note to a friend on your business letterhead? What has he to do with your bricks, or railroads, or diamonds?

Would you write it on your wife's linen finish, valentine-looking stationery? What a confession!

We make strong, gentle paper, for gentle strong men. It is in note paper form with envelopes to match. Do your friends the compliment of writing them on

Old Hampshire Bond Stationery

"The Stationery of a Gentleman"

It is just what a man's note paper ought to be—refined, simple, strong. It is not noticeable in itself, but it will stand notice when given. The pleasant half-conscious impression is there.

Write for portfolio of samples and names of your local dealers.

HAMPSHIRE PAPER COMPANY

The only paper makers in the world making bond paper exclusively

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Before you buy a vehicle of any kind send for this book

Murray

Get this Big "1910" Style Book of VEHICLES and HARNESS.

It is the largest, most complete vehicle and harness catalog published. 192 pages. 345 illustrations. Murray sells direct.

Sold on trial. Guaranteed two (2) years. Safe delivery insured. You can't afford to buy till you know the wonderful values we offer. This catalog is Free. We pay postage

THE WILBER H. MURRAY MFG. CO., 302-308 E. 5th St., Cincinnati, O.

Save 35%

Bestyette

English Slip-on Raincoat $7.50

The latest and most fashionable "rain-or-shine" overgarment for men. An exact duplicate of the Imported English "Slip-On" costing $25.

The *Bestyette* "Slip On" is cut on full, ample lines—has a long graceful back, deep gusset fly from the shoulders, weighs but 2½ lbs. Faultlessly tailored of rain-proof "Bestyette" Cloth—the improved mackinaw finish.

A perfect garment for rainy, windy, and chilly days—ideal for traveling, motoring, etc.; —takes the place of a spring coat.

Sold by most Clothiers and Department Stores. Colors, tan and olive. Sizes 34 to 46 chest, length 51 inches. If your dealer cannot supply you, send us express or money order for $7.50, state your weight, chest measure and color desired, and we will supply you direct.

"*Bestyette*" label appears in every genuine *Bestyette* "Slip-on." Insist on seeing it. Send for Free Booklet of *Bestyette* STYLES for the whole family.

New York Mackintosh Co.
6th Ave. and 30th Street
New York City

English Slip-on Raincoat $7.50

The Drop Makes the Gurgle

Extra sweet, cool, clear, all artificial smoke-ly-ing sticky, moisture must be carried away from the tobacco, *The "Goo" Spoils the Smoke.*

By the laws of Physics it is impossible for a drop to form in the slot. MacCHUM pipe *has a drop* in the bottom of the tobacco bowl which keeps the bowl drained. All the disagreeable features of pipe smoking, bad taste, odor and clogging, are removed. Try a few smokes on this principle. By mail, postage prepaid, $1—extra hard finish, silver trimmed, $1.50. Money returned if not satisfactory.

J. C. DRUCKLIEB & CO., 221 Canal St., N. Y.

Watch Fob Given to Bicycle Riders

Send your dealer's name with 4c postage and we will mail this handsome fob. Also catalog illustrating and pricing our high grade

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Admitted by bicycle manufacturers and riders to be the *best* made. Wear longest, ride easiest and are most convenient to repair.

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Indianapolis, Ind.
Address Bicycle Tire Dept

We Offer You a Position

We need 250 men right away. We must have them, and we are willing to pay good wages to get them at once. If you are ready to go to work immediately or in the near future, write to us. Write to us, anyway, even if you have a good job. You may find this opportunity very much better even than your present position. At least investigate. We will pay you good money—$3.00 to $5.00 a day, according to class of work. You need no money. Everything done on our capital. You deliver our goods and collect. A big opportunity. Write today for free plans, sample outfits, etc. All free.

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will delight you. It supports your book or magazine, allowing you to concentrate entirely on your reading.

Attached to chair or rocker in 3 seconds. All metal—oxidized copper or nickel-plated. Send for one. Postpaid for $2.50.

The Rest-U Book Holder Co., Dept. F, Cleveland, O.

small weekly payments. Some of the clubs pay out twice a year—at Christmas and in August, the summer holiday season. In addition to providing funds for members at these times, many of them pay sick and funeral benefits. These great sums are handled chiefly by workmen, and practically without loss. Shop clubs are maintained to buy little luxuries at holiday seasons, boot and shoe clubs to help youngsters get shoes for school, medical societies to provide attendance for a few pennies weekly. The United Kingdom has thousands of such mutual savings-clubs and they date back to remote Saxon times when people in a neighborhood banded together, each member paying a penny to the man whose house burned down, and fivepence to one who was setting out on a foreign trip.

One of the most widespread American plans of this sort is that existing in the Masonic order, and it has been carried by Masons to other organizations. Some member of a daily lunch or business club, for example, acts as treasurer and promoter. One dollar is collected from each man in the club, and the money, perhaps several hundred dollars, is deposited at a local savings-bank, subject to two signatures. There it stays until some subscriber to the fund dies, when the whole accumulation, with interest, is drawn and sent to his family, and another collection taken up. The general idea is that even though the deceased member have life insurance or property, ready money will be most welcome. Usually it is sent in currency, often with no suggestion as to the source. Such a scheme costs members a few dollars yearly—one association in Chicago, for instance, has paid out its fund four times in the past two years, the accumulations running from seventy-five to two hundred dollars.

An Office Loan Society

Ten clerks working in the same office received salaries ranging from twelve to thirty-five dollars a week. On total salaries aggregating about nine hundred dollars monthly they were constantly carrying loans procured from salary sharks amounting to more than three hundred dollars, paying interest at the rate of a full one hundred per cent per annum, in weekly installments. This had been going on for five years under an old manager who took no interest in their private affairs.

A new manager came into that office and quickly learned how his men were financing themselves. He paid off all the loans out of his own pocket and took over the debts at the same rate of interest, increasing the weekly payments in such a way that all the debts would be extinguished within a year. When everybody had a clean slate his own money had been paid back, and he was able to hand each man a savings-bank book with various sums credited to his account, according to the amount of his borrowings. These averaged twenty-five dollars apiece. That two hundred and fifty dollars represented what they had been paying out to loan sharks each year. In the past five years it had amounted to enough to buy the office porter a house. At the same time there was a general increase in salary, and the manager appointed an office treasurer, each clerk paid him five dollars to form a loan fund, and for six months those who wanted temporary help could borrow ten dollars for a period of not more than one month, paying back the loan in four weekly installments of three dollars each. All interest was added to the fund. In a year it had grown large enough to permit loans of twenty-five dollars. But by that time the savings accounts, coupled with personal work by the manager, had taught the office force to finance itself without borrowed money. So the fund was reserved for loans to be made only in emergencies, such as sickness or trouble in a clerk's family.

An office building-and-loan association in a Western city is maintained by a group of men whose salaries permit payments of five dollars each week. This amount must be paid regularly, or the member's deposits to date are returned without interest and he does not participate in the profits. As soon as the secretary-treasurer of the little association has enough money on hand to make a loan the money is lent on a sound first mortgage on real estate, appraised under the direction of a loan committee, a lawyer member of the committee drawing all papers. Loans are all made in small

Practically the Only Cause of Tooth Decay is "Acid Mouth"

Only an acid or an accident can break the enamel of the teeth. Dentists agree that the bacteria of decay would have no effect on the hard enamel without the aid of a mouth-acid to first penetrate this hard outer coating of the tooth.

Therefore, overcome this acid tendency which exists in the mouths of nearly 95% of humanity, and decay is positively prevented. This acid condition is overcome at once by

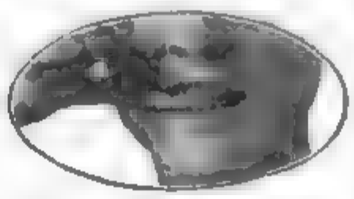
PEBECO TOOTH PASTE

A dentifrice so different, so unusual, so effective, that we ask the privilege of sending you a

Ten-Day Trial Tube Free

This tube will demonstrate to you how Pebeco cleanses, whitens and polishes the teeth and keeps the breath free from odors. With it we mail Acid-Test Papers, by which you can prove how it overcomes "acid mouth," thus assuring you that Pebeco combines the cleansing and the tooth-saving properties you expect in the dentifrice you use.

A Postal will bring you the Trial Tube and Test Papers



Test Your Mouth for Acid

A Blue Test Paper moistened on the tongue will show if your mouth is acid. Test Papers sent Free with Trial Tube of Pebeco.

Pebeco originated in the Hygienic Laboratories of P. Beiersdorf & Co., Hamburg, Germany, and is sold everywhere in large 50-cent tubes. As only a small quantity is used at each brushing of the teeth, Pebeco is very economical. Full-sized tube mailed upon receipt of price if your dealer will not supply.

Lehn & Fink, 106 William St., New York

Producers Lehn & Fink's Riveris Talcum

The best modifier of milk

is Mellin's Food.

It softens and breaks up the hard, tough curd of milk. It adds just the right food elements that cow's milk lacks and makes a food easily digested and on which your baby will thrive.

It is easily prepared.

It requires no cooking whatever.

Try the Mellin's Food method of modifying the milk for your baby. The experience of thousands upon thousands of mothers in every part of the world has proven it the best method yet devised.

Get for baby, to-day, a bottle of

MELLIN'S FOOD

Our helpful, fully illustrated book, "The Care and Feeding of Infants," gladly sent, Free, together with a liberal Trial Size Bottle of Mellin's Food.

Mellin's Food Co., Boston, Mass.

CUT OUT

MELLIN'S FOOD CO., 83 Boston, Mass.

Please send me your book and a Trial Size Bottle of Mellin's Food.

My baby is ____ months old.

Your Druggist's Name _____

PATENTS Mason, Fenwick & Lawrence, Patent Lawyers, 648 F Street, Washington, D. C., and New York City. Established 40 years. Best References. Careful Work. Terms Moderate. BOOKLET AND ADVICE FREE.

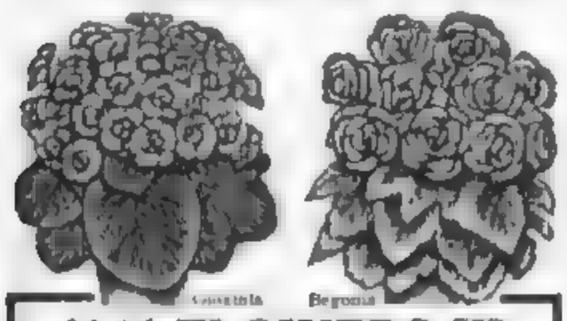
STAMPS 50 for 10c. 50 Cuban Rev. 1 Album, 200 Hinges, 1 Set 3 Surcharges, 1 Set Venezuela, 1 perforating gauge, 1 Large Unused Mexico, all different stamps. QUAKER STAMP COMPANY, Toledo, Ohio

Add much to garden joys of the man or woman who wants things that are good and durable as well as attractive. The hardy garden flowers have no less of charm and beauty because they are perpetual in nature. Their infinite variety of color and form gives them ever-fresh appeal and their permanence means much to the busy person whose love of gardening can be satisfied only in spare moments.

A New Biltmore Book "Hardy Garden Flowers"

An effort, which we believe our friends will consider entirely successful, to give the favorite hardy flowers their proper place in gardening literature. 64 large pages, profusely illustrated from special photographs showing easily-attained hardy garden effects, and printed in handsome style—covers in colors. All the best hardy perennials are described in a pleasing, non-technical way. A copy of "Hardy Garden Flowers" will be mailed free to any person who has a flower garden or wishes to start one.

BILTMORE NURSERY
Box 737 Biltmore, N. C.



$2.25 WORTH FLOWERS FOR 25c

We send you this grand collection of SEEDS and BULBS for less than the cost of packing and postage. [illegible] an opportunity to plant our SUPERIOR STOCK and become [illegible]

20 Pkts Seeds [illegible] Fancy Red White Blue Striped [illegible] Variegated White Purple [illegible] Tulip Fancy Mixed [illegible] White Blue [illegible] Nasturtium Sweet [illegible] Pyramidal [illegible] Verbena [illegible] Japanese Morning Glory [illegible] of Marizet [illegible] Portulaca [illegible]

20 Bulbs Begonia, 1 Gloxinia, 1 Hardy Lily, Mixed Cannas, 3 Spotted Calla, 2 Gladiolus, 3 Hardy [illegible]

The above 20 PKTS. of SEEDS 20 BULBS our new color plated catalogue and a FREE RETURN CHECK giving you your money back will be sent you by return mail for 25c

J. ROSCOE FULLER & CO., Box 129, Floral Park, N. Y.

I'll Save You $26.50

on my 1910 Split Hickory Auto Seat Buggy. Or, 25% saving guaranteed on retail prices of any vehicle. Make order 30 days' road test - 2 year guarantee.

Let Me Pay the Postage on Big Free Book to You

Shows 125 styles. Also harness. Beautiful color-views. Prices astonishingly low. Write me now.

H. C. Phelps, Pres.
The Ohio Carriage Mfg. Co.
Box 159 Columbus, O.

SMOOTH-ON IRON CEMENT

No. 1, for Household Use [illegible]

Send for Circular A.

Smooth On Mfg. Co. Jersey City, N. J.

Investigate Florida

Florida is the "Winter Truckpatch of the Nation." Learn all about the State, Intimately, through the Tampa Morning Tribune, $6.00 a year, or the Weekly Tribune Growers Edition, $1.00. Subscribe while it is in your memory.

amounts and for short periods. Not a dollar has ever been lost and the rate of interest earned has been high, owing to demand for capital in that Western section. As soon as the money accumulates to a thousand dollars for each member the association converts its loans into cash, pays off, and begins all over. The first payment of this particular organization was made when five hundred dollars had been accumulated. It has less than a dozen members and they are selected with care.

A mill superintendent found that few of his mechanics saved money because, as is usually the case, it was inconvenient to go to the bank on pay-day. This fell on Saturday, and the men were anxious to join their families for a holiday or to work at home. Many meant to save, but the bank deposit was never made. One night he called them together and said:

"Boys, there are seventy-five of us here, and the president of the Citizens' Savings-Bank says he will send a clerk to the factory every Saturday to take deposits if we will guarantee fifty dollars a week. Every man of you who wants to save some money write his name on a slip, and tell how much. If you can't save even a dollar each week, make it a dollar every two weeks."

More than one hundred dollars was pledged, and by an appeal to their pride the superintendent increased this in actual cash when the first deposits were made. "We'll show him we've ready money down here," he said, "and do ourselves good at the same time." The average deposits in this mill have been about a dollar per man each week ever since the scheme was started. Convenience in making deposits is the main thing. The savings-bank clerk goes through the mill while the men are still at work, taking deposits, so that no time is lost when the whistle blows. The fact that few employees have time to go to the bank itself is a favorable circumstance, for they do not draw money out—the clerk merely takes deposits, and to draw money it is necessary to go to the bank.

Vacation Clubs

In offices and shops where there is promiscuous borrowing or where great profits are paid to loan sharks the employer often finds it necessary to manage a savings and loan fund. The general idea of such a fund is to have employees pay in a certain sum regularly each week—twenty-five cents or its multiples is most convenient in this country. From such funds the treasurer lends to a depositor in sums not exceeding five dollars over his deposits, charging interest, and imposing a fine on payments overdue. The loan is repaid in installments. Profits go into the general fund, to be credited to depositors *pro rata*. As the employer is not warranted in carrying on an extensive banking business, each deposit is usually closed when it reaches fifty dollars, the depositor being paid his accumulations and investing them elsewhere.

Short-term loans to salaried men are very profitable. Twenty-five cents a week for the use of ten dollars is more reasonable than the rates charged by loan sharks, yet it comes to above one hundred per cent a year. In a large railroad office where there was constant demand for such loans a number of clerks formed a vacation pool, paying two dollars weekly to the treasurer, who then lent the money in competition with loan sharks. This was an accommodation to borrowers, the loans were not complicated by notes or reduced by commissions, and the money earned in six months was about one dollar for each two dollars deposited, so that the clerk who went into the pool in January and kept up his payments until July, besides the fifty-odd dollars of his own money saved, drew out nearly twenty-five dollars in earnings, making a snug vacation fund.

A large coal company encourages mutual thrift among its employees by receiving deposits of one dollar a month, which are applied to the purchase of the company's stock under a system whereby the company's treasurer takes advantage of favorable turns in the market. While waiting to make such investments the company pays five per cent on balances of employees' money. Interest and the dividends on stock are credited *pro rata* to employees who take advantage of the plan, and when there is sufficient balance to the credit of any employee a share of the stock is made over to him at the market price paid for it.

Sure—

That one word sums up the advantages of buying Uneeda Biscuit.

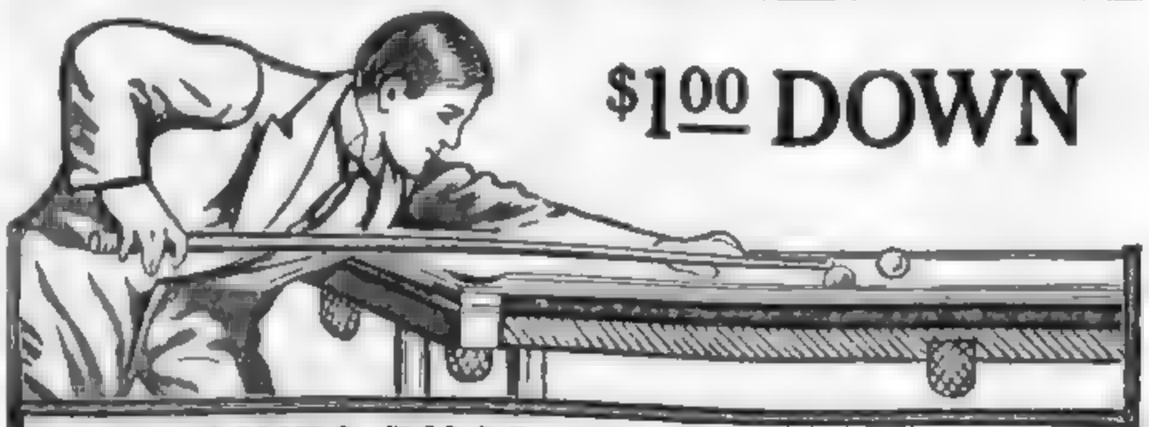
You're *sure* of their quality—*sure* of their flavor—*sure* of their goodness—*sure* of their cleanness and freshness. Be *sure* to say

Uneeda Biscuit

(Never sold in bulk)

5¢ *a Package.*

NATIONAL BISCUIT COMPANY



$1.00 DOWN

BURROWES BILLIARD & POOL TABLE

$1 Down puts into your home any Table worth from $6 to $15. $2 a month pays balance. Higher priced Tables on correspondingly easy terms. We supply all cues, balls, &c., free.

BECOME AN EXPERT AT HOME

The BURROWES HOME BILLIARD AND POOL TABLE is a scientifically built Combination Table, adapted for the most expert play. It may be set on your dining-room or library table, or mounted on legs or stand. When not in use it may be set aside out of the way.

NO RED TAPE—On receipt of first instalment we will ship Table. Play on it one week. If unsatisfactory return it, and we will refund money. Write today for catalog.

THE E. T. BURROWES CO. 824 CENTER STREET, PORTLAND, MAINE.

It's the only way to know the real enjoyment of [illegible] healthful form of recreation.

For motor boating the Pierce Way is the greatest sport in the world. The [illegible] Every Pierce Boat is propelled by a Famous Pierce Engine. Quiet, speedy, dependable and [illegible] complete equipment such as pictured as extras on [illegible]

[illegible] are built complete in our factory by skilled workmen from A A 1 materials. We have a boat for every need—in stock. Now is the time to make sure of the greatest pleasure in next summer's outing.

Write today for illustrated catalog.

PIERCE MOTOR CO., 205 Twenty-second Street, RACINE, WIS.

Test it with a Hammer—Sample Panel Free

You may dent the wood but you can't crack the varnish

Will not crack, chip, or scratch white

It's heel-proof mar-proof water-proof

FLOOR VARNISH

*Gives a new floor **long** life—Gives an old floor **new** life*

A floor worth finishing at all is a floor worth finishing right. That means with ***"61."*** Drag a chair across ***"61,"*** move heavy furniture over it, pour boiling water on it—it won't crack, mar white or blister. ***"61"*** is easy to apply and hard to wear out. Never chips or flakes. Never softens or gets sticky.

"61" Floor Varnish is made of the finest imported varnish gums and oils. It is never cheapened, hurried, or varied. It is the most elastic and the most durable floor varnish produced. It is tested step by step and aged for months so that it will do all we claim for it, and all ***you*** expect of it.

Send for Free Sample Panel Finished with *"61"*—Test it Yourself

Write for our booklet *"The Finished Floor"* and learn how to secure a *perfect* floor. For years *"61"* has been the *standard* floor varnish. Sold in all size cans by prominent dealers everywhere. 1 gallon $3.00; ½ gallon $1.60; 1 quart 85c. A gallon ($3.00) will cover about 600 square feet, one coat, (300 square feet, two coats). We mention below a few of our 300 varnish products. Our descriptive price-list, free on request, tells about all Pratt & Lambert Varnishes. Write us about your varnishing problems and we will solve them for you.

For Exterior Use

Pratt & Lambert Spar Finishing serves all exterior uses. It is especially made to resist changing climatic conditions. For front doors, porch ceilings, yachts, etc., it has no superior—in truth, no equal.

For Interior Use

other than floors, Pratt & Lambert "38" Preservative Varnish for the highest grade interior work. For general interior work use Pratt & Lambert "110" Cabinet Varnish.

For White Enamel Work

[illegible] It is a white enamel that retains its whiteness permanently. Will not crack nor turn yellow in any climate. Stows away and keeps [illegible] working as freely under the brush as the finest finishing varnish.

"If the Star is on the Label, there is Quality in the Can"

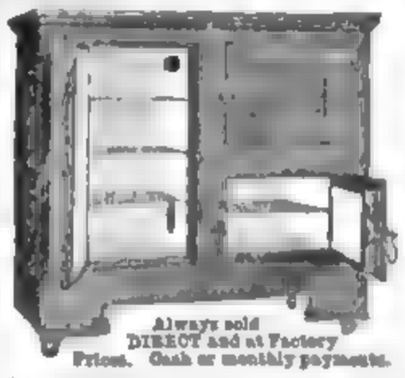
Ask your dealer for P. & L. Varnishes. If he hasn't them, write to us. Address

PRATT & LAMBERT VARNISHES

83 Tonawanda St. Buffalo. N. Y. **Established 61 Years** Factories in Seven Cities

Write for Our Free Book on Home Refrigeration

This book tells how to select the home Refrigerator, how to know the poor from the good, how to keep down ice bills, how to keep a Refrigerator sanitary and sweet lots of things you should know before buying ANY Refrigerator



Always sold DIRECT and at Factory Prices. Cash or monthly payments.

It also tells all about the Monroe," the Refrigerator with inner walls of solid porcelain and, unbreakable, White Porcelain Warren fire clay and highly glazed, with every corner rounded. No ice chambers anywhere. The "Monroe" is as easy to keep clean as a china bowl.

The "Monroe"

Most other Refrigerators have cracks and corners which cannot be cleaned. Here particles of food collect and here commence germs. These germs get into your food and make it poison, and the family suffers—from no traceable cause.

The "Monroe" can be sterilized and made germlessly clean in an instant by simply wiping out with a cloth wrung from hot water. It's like washing dishes," for the "Monroe" is really a fine porcelain fish-crate. The high death rate among children in the summer months could be greatly reduced if the Monroe Refrigerator was used in every home where there are little folks.

The "Monroe" is installed in the best flats and apartments, occupied by people who CARE—and is found today in a large majority of the VERY BEST homes in the United States. The largest and best Hospitals use it exclusively. The health of the whole family is safeguarded by the use of a Monroe Refrigerator.

When you have carefully read the book and know all about Home Refrigeration, you will know WHY and will realize how important it is to select carefully. Please write for book today.

Monroe Refrigerator Co., Station M, Cincinnati, O.

Earned $717 in 75 Hours

This is the actual record of E. A. Price of Buffalo, Minn., with a Waterloo Well Driller. Many owners of

Waterloo Well Drilling Outfits

are earning $30 to $50 a day. A Waterloo Well Drilling Outfit costs you from $400 to $1,500. We will arrange with responsible parties for payments to be made from earnings. There is a big demand for well drilling everywhere—all around you.

We will help you start business. Show you how to get all the work you can do—how to manage your Waterloo Outfit. **Write today.** Our big illustrated catalog free.

The Armstrong Quass Mfg. Co., 101 Clayton Street, Waterloo, Ia.
[Successors to Kelly Taneyhill Co.—Established 1867] [13]

WE SHIP ON APPROVAL

without a cent deposit, prepay the freight and allow 10 DAYS FREE TRIAL. IT ONLY COSTS one cent to learn our *unheard of prices* and *marvelous offers* on highest grade 1910 model bicycles.

FACTORY PRICES *We sell you* a bicycle or a pair of tires from *anyone* at *any price* until you write for our large Art Catalog and learn our *unheard of proposition* on first sample bicycle going to your town.

RIDER AGENTS Everywhere are making big money exhibiting and selling our bicycles. We Sell Cheaper than any other house in town.

TIRES, Coaster Brake rear wheels, lamps, repairs and all sundries at *half usual prices*. Do not wait; write *today* for *our special offer*.

MEAD CYCLE CO., Dept. F 55, CHICAGO

Elegant Easter Set $1.00

Beautiful Colonial Enamel Gold Filled Collar Set (Lily pattern) as illustrated, half actual size, in beautiful box. Unique and durable. Most acceptable gift. We save you one-third. Send one dollar today. Handsome catalogue free.

KLIAY COMPANY, Jewelers' Bldg. Boston, Mass.

ENGINE BOOK

Write just "Engine Book" on postal with name and address. I'll send you free 32 pg. book on gasoline engines, full of very latest, up-to-the-minute facts. Proves how no farmer or shop can afford to miss this when Galloway saves you $50 to $500 on an absolutely first-class engine. Material and labor at cost and one small factory profit, selling direct—30 days trial. Write for Book now. (William Galloway, Pres.)

WILLIAM GALLOWAY CO., 1856 Galloway Station, Waterloo, Iowa.

LEARN TO DRAW

Be an illustrator, cartoonist, commercial designer, mechanical, architectural or sheet metal pattern draftsman. Learned in spare time by mail. Competent artists and trained men get fine income. Many big paid positions always waiting. Good to fill them open. Individual instruction by experts. Success or money returned. Write for FREE sample lessons now. **THE ACME School of Drawing, 3217 S St., Kalamazoo, Mich.**

Safety Razor Blades 2½c Made Sharper Than New 2½c

Dull razor blades resharpened by Kennedge Electric Process ("the only way"), 30c the dozen. 80,000 repeating customers. Send address for [illegible]

KENNEDGE CO., 408 Kennedge Building, CHICAGO

SELLING GOODS BY SHOW WINDOW

(Concluded from Page 17)

to think. It demonstrated plainer than words could tell the high quality of the goods offered for sale, and the placards in the window advertised the extremely low prices asked. Before two hours had passed the merchant was wildly telephoning for more salesmen, and inside of three weeks he was practically sold out.

The demonstrator in the show window is, of course, a familiar sight. He or she spins a new kind of top, or illustrates the working of a nasal douche, or alternately splits hairs and slivers pine sticks with a razor sharpened on some miraculous strop that can be bought for so-and-so much from any of the salesmen inside. But there is another class of human show-window exhibit that is more effective. This is a person who through dress, manner or act interests and holds his crowds.

This article opened with an illustration showing just how up-to-date show-window work overcame almost insurmountable obstacles for three men in a big city. It could be closed no more fittingly than by illustrating how clever show-window work won out for a merchant in the last place on earth you might suspect that window advertising would be of value—in a backwoods town in New Jersey.

A country boy went to New York City some years ago and learned the fancy grocery and meat business and in time became the owner of a well-paying store near a fashionable residential quarter on the upper West Side. Then the doctor came and thumped his lungs and exiled him back to the country.

He sold his business in New York and started out to hunt a likely town where he could open a general store of the sort he had seen in his boyhood days. From town to town he went, but nowhere was there a place not amply provided with general stores.

The town he finally decided upon was the last that most men in a similar position would have selected. It was a factory town of not more than four hundred families. Although it was a town that was bound to grow, the trouble was that already one big general store was in it.

Capturing the Village Trade

"On the level, don't try it," the mayor of the town advised him. "For one thing, we've one big store kept by a man who also runs the post-office and whose father and grandfather kept it before him. Once a day the whole town pays a visit to that store to get mail, and you can see what chance an outsider, especially a city man, would have against a man like that. Then again, when any of our people really want anything they jump on the noon train for M——, four miles up the road, and in less than ten minutes they are in the heart of a little city with all the different stores imaginable about them."

When the city man opened his store his competitor gave one glance at the newly-arranged show window and said the new man must be crazy. Bread mixers, ice-cream freezers, self-wringing mops, several kinds of oil and gasoline stoves for summer cooking, and a score of other strange things never before seen in the town were offered at surprisingly low prices.

Besides these there were half a dozen leaders, like kitchen toweling, fine candies put up in attractive boxes, and other novelties, sold at less than one-third the price charged by the rival store.

City or country, human nature is the same all over, and in the desire to get something for next to nothing people forgot the postmaster with the general store and the grandfather, and cared not a hoot whether the new man came from the city or from Hades.

In less than five weeks this artist of the show window who had invaded the enemy's country found himself more than covering expenses. Two years later the man with the grandfather threw up the postmastership, sold out his stock and settled down to farming.

Today the city man whom the doctor exiled runs the only store in town. Unless it is a matter of having a tooth yanked, nobody would think of getting on the noon train to shop in M——, four miles up the road!

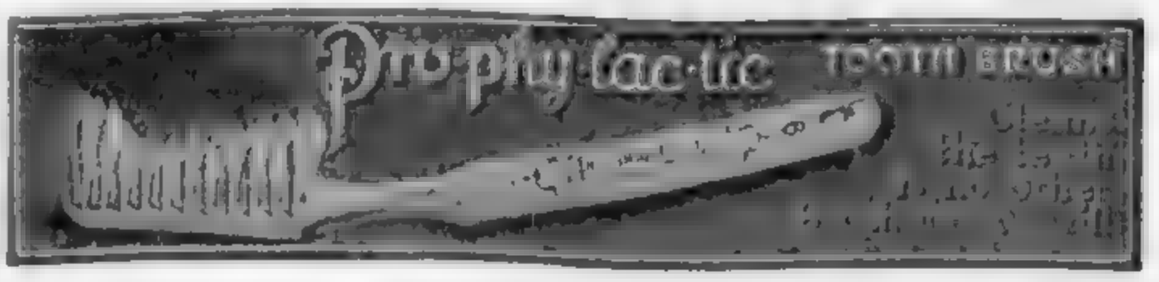
STANDISH WORSTEDS PLYMOUTH

The Trade Mark on the Cloth

You should know the cloth in your tailored clothes. Don't depend on a salesman's say-so—insist that this trade mark be stamped on the back of all suitings you select. It is a guarantee of honest materials, expert weaving and perfect finish. **Let us send you our booklet, "Standish Worsteds, Plymouth,"** showing how to avoid pitfalls in cloth selection.

Our exclusive close-finish worsteds, serges and cheviots in Saxony and Scotch effects; our soft undressed worsteds for business wear; our superior cloth for more formal dress and for overcoatings are the delight of particular people and their tailors everywhere. Look at them.

THE STANDISH WORSTED COMPANY, Plymouth, Mass.



The Imperial Bottle Holder
Serving milk, cream, water, or any liquid direct from the bottle, etc. The Imperial Bottle Holder eliminates unnecessary handling and contact with foreign substances.
Serving liquids direct from the bottle with a holder is much in vogue at the principal Hotels and Clubs in the United States and Europe.
Bottles equipped with The Imperial Bottle Holder make attractive tableware.
Imperial Bottle Holders can be adjusted to fit all sizes of different shapes of bottles, or can be used only as a convenient means of serving liquids from bottles.
Easy to attach, simple and strong, heavily nickeled.
Sent postpaid to any address for $1.00.
THE HOLZ MANUFACTURING CO.,
2011 Lorain Av., Cleveland, O.
Illustration shows WATER BOTTLE HOLDER

"Lady Bell" ICING

Ready for spreading on the cake.

"Lady Bell" Sugar Spun Icing is a new and delicious creation.

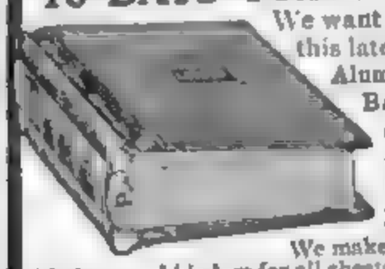
Saves Time
Saves Worry

In 10c, 25c, 50c, and $1.00 tins.

Keeps indefinitely. Gives perfect results. Should your dealer not have it in stock send to us for size desired, enclosing amount.

Manufacturing Co of America
449 North 12th St., Philadelphia.

10 DAYS' FREE TRIAL



We want to send you this latest loose leaf Aluminum Round Back ledger outfit on 10 days' free trial, charges paid.

We make sheets for all binders, and binders for all sheets and we do it right—right goods at right prices. Direct service only. *We can save you money.* Write on your business letter-head for our Booklet—"How to Save Money in your *Bookkeeping Department*"

THE TENGWALL COMPANY
34 Thames Street, NEW YORK
4742 E. Ravenswood Pk., CHICAGO

SHIBBOLETH NECKWEAR
at Herringbone Weave—In Solid Colors

Has "Quality." We weave other kinds for every thread is PURE SILK. We know because We Weave the Silks on Our Own Looms.

Made in two shapes, "SYRACUSE" (see cut) and "WEST POINT," a four in hand, wearable bow shape.

$2.00 the Half Dozen, Postpaid

BUY THEM NOW

There's a saving. Our Guarantee protects you. Your money back if you want it.
COLORS—Pearl, Royal, Tan, Navy Blue, Lavender, Plum, Black, White, Dark Red, Dark Green, Brown, Grey, Purple.
Mention colors and shape.
SHIBBOLETH SILK CO., 463 Broadway, New York
Send money order, check or 2 cent stamps. Write for complete catalogue G.

PATENT WHAT YOU INVENT!

Your Ideas May Bring You a Fortune

Free book gives list of needed inventions and tells how to protect them. Write for it. Send sketch of invention for free opinion as to patentability.

Patent Obtained or Our Fee Returned.

WOODWARD & CHANDLEE, Registered Att'ys,
1257 F Street, Washington, D. C.

PEARL GRIT POULTRY

Feed the best poultry grit. Pearl Grit. They need it. Their sure digestive apparatus obtains it with no extra expense. Pearl Grit is a necessity. Regular use is a guarantee against the many troubles. Write for booklet.

Ohio Marble Co. 774 S. Cleveland St. Peru, O.

That Postal Deficit and How to Cure It

(Continued from Page 20)

many years before the annual expenditure is $250,000,000, or even $300,000,000. The object of this inquiry is not a temporary or provisional one. It is an attempt to get that gigantic enterprise known as the postal service organized once for all upon a sound economic and administrative basis.

Your Commission, therefore, recommends, in addition to the enactment into law of the reforms already discussed in this report and embodied in the accompanying bill, that a commission be created to make a complete and thorough investigation of the operations of the Post-Office Department in all its branches, with a view to determining, first, the true cost of every kind of service which that Department renders; second, the proper division of the operating expenses of the whole postal service between the classes of matter which that service undertakes to handle and transport for the public and for the Government; and third, what modifications of the present system of bookkeeping and accounting, or what other system if the present be found ineffectual, should be recommended to Congress as proper to be inaugurated by future legislation.

In conformity with the views advanced by the Commission Congress promptly reduced railway mail pay on dense routes on a basis which has since resulted in an annual saving of between three and four millions of dollars. Mail weighing, counting and ascertainment of average haul were authorized, and a Joint Commission was created to investigate the business methods of the Post-Office Department and the Postal Service. The new Commission was composed of the same Senators and Representatives as the former Commission. An appropriation having been made for the purpose, the Commission engaged the services of two firms of public accountants to prosecute the investigation.

A Director of Posts

According to the arrangement the work was promptly started and continued from April until December, when the accountants submitted their final report, which will be found in Senate Document Number 201, Sixtieth Congress, First Session.

The investigation was thorough and the recommendations of the accountants were in the main approved by the Commission and embraced in a bill entitled "A Bill to Codify, Revise and Amend the Postal Laws of the United States," introduced in the Senate by me on December 17, 1908. The Commission prepared the measure in the light of existing law, past experience, expert investigation and the suggestions offered by Department officials, experienced Postmasters and others.

Analysis of the 628 sections of the bill cannot be made in a brief article, nor is it necessary to do more than mention a few of the chief ends sought to be attained by its enactment. First, it exempts responsible business management of the postal service from the mutations of politics by placing such management in charge of a Director of Posts who, with his seven assistant directors, shall be appointed by the President by and with the advice and consent of the Senate and shall be removable only for cause.

The duties of the Director and the assistant directors are analogous to those of the general manager and the division superintendents of a great railway system. The Postmaster-General is relieved of the details of administration and left free to perform the higher duties of his office as related to public policy and general supervision. It is needless to comment on the demand for such continuous and efficient business management as the Director of Posts and his assistants, selected on account of experience and ability, would supply. If the directing force in the operating department of the best railroad property in the country should be frequently changed and generally made up of inexperienced men, however able, a receivership would soon be the inevitable result. Yet that kind of proceeding is practically the custom in the Post-Office Department, which has 325,000 employees, 60,000 post-offices, and 26,000 domestic transportation routes aggregating nearly 450,000 miles in length with annual

Floors Waxed Without Work

No Heavy Brush

The new floor wax is liquid, instead of paste or powder. This means that there's no gruelling rubbing to apply the wax—just saturate a cloth and apply it. There's no tedious back-breaking pushing of a heavy brush to get the floor polished—just go over it lightly with a soft cloth after the liquid has set.

Finished in Less Than an Hour

The new way means that you can now wax the average floor from start to finish—complete—in less than an hour, instead of the usual three or four hours. It doesn't show heel marks or scratches. It dries hard, but is elastic and durable.

Most Economical, Too

You can cover much more surface than with a common wax finish.

One gallon of Columbus Liquid Wax covers 2,500 to 3,000 square feet.

A gallon will keep the average house in condition for a full year. You don't have to buy an expensive weighted brush.

Water Doesn't Harm It

It contains no paraffine or other grease. Water won't turn it white, or remove it or injure it in the least. It dries hard, so it can't collect dust and dirt to form black spots and soil clothes.

Mail Coupon for Sample

Mail us the coupon today, filled out, and enclose 4 cents in stamps to cover postage and packing. Try the sample we send in return and see if this isn't a wonderful finish for floors, pianos, polished and mission furniture, etc. The largest hotels are using it. Equally good on hard or soft wood floors.

Sold by all high-class dealers in paints and finishes. Half pint cans 25 cents—Pints 45 cents—Quarts 85 cents—Half-gallons $1.60—Gallons $3.00.

Look for the name Columbus on the label.

Columbus HARD DRYING Liquid Wax
The Easiest Applied Floor Finish

(21)

THE COLUMBUS VARNISH CO.,
Dept. 10, Columbus, Ohio.

Please send me booklet and free samples of Columbus Liquid Wax. I enclose 4 cents in stamps to pay for postage and packing.

Name
Address
My Dealer's Name and Address
Name
Address

PUT THE BURDEN OF PROOF ON ME

As fast as they are asked for, I am distributing without a penny of payment 100,000 Keenoh Razor Sharpeners.

I am putting them for ten days' free trial, into the hands of men who use both kinds of razors—the safety and the old style.

Keenoh
Trade Mark
Automatic Razor Sharpener

If the Keenoh does not prove to every man who gets one that in 20 seconds time it will give his razor *every morning* as keen and fine an edge as he ever shaved with—back it comes to us.

The Keenoh positively will make your safety blade sharper than it was when new; and enable you to use every blade for from 1,000 perfect shaves.

Fill out the coupon, expecting all this, and expecting a great deal more—counting absolutely on a shave as fine and smooth (no matter what kind of razor you use) as the finest shave you ever got in the best barber who ever shaved you.

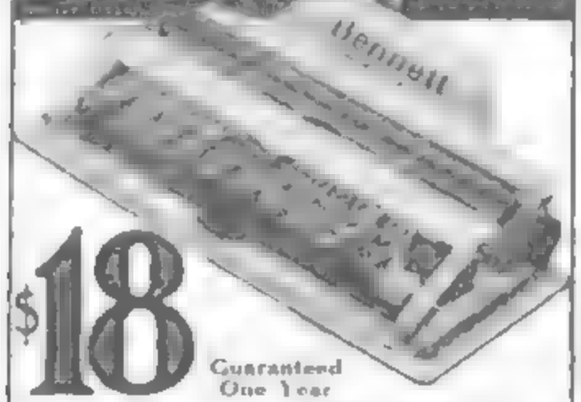
If your expectations aren't realized to the letter—your dealer takes the Keenoh back and doesn't charge you a cent.

S. J. HERMAN, Gen'l Manager, The "Keenoh" Company
3 W. Fort Street, Detroit, Mich.

Send me a "KEENOH" Automatic Razor Sharpener for ten days' free trial, through my dealer named below, to whom, if satisfactory, I will pay $3.50.

Dealer's Name
Dealer's Address
My Name .....
My Address

Bennett Portable Typewriter



$18 Guaranteed One Year

SOLD ON APPROVAL

This wonderful new typewriter, at one-sixth the cost, with one-tenth the number of parts, does the same work as expensive machines with quickness, neatness and ease

The BENNETT is a portable, visible-writing, ink ribbon typewriter; standard keyboard; light, simple, speedy, compact, strong. In neat case, size only 2 x 5 x 11 inches, weight only 4½ pounds. Made from best materials by experts

Send Name and Address

for free illustrated catalog and sample of writing

Don't pay more than $18 for a typewriter until you know the BENNETT. Don't pay less than $100 unless you buy a BENNETT.

Agents wanted for a few unfilled territories

M. C. BENNETT TYPEWRITER COMPANY
366 Broadway, New York, U. S. A.

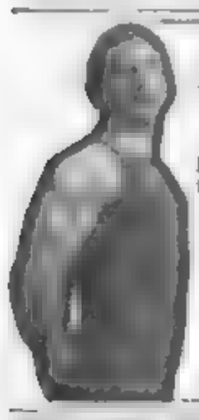
1910 CATALOGUE

now ready for distribution. Beautifully [illegible] first class motor boats. We send it free.

THE SPECIAL 16 FOOT LAUNCH with 2½ horse power motor, will skip into the water [illegible] $87

[illegible] cranking [illegible] high class [illegible] Money back if not as we claim [illegible] address for new book, and further information.

W. L. GILE, Dept. P
GILE BOAT & ENGINE CO
Ludington, Michigan, U. S. A.



How to Breathe

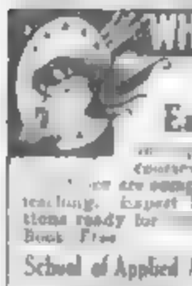
For Health, Strength and Endurance

Read Lung and Muscle Culture, the most instructive book ever published on the vital subject of

Breathing and Exercise

[illegible] correct and incorrect breathing described by diagrams, etc. Book sent on receipt of 10 cents.

P. von BOECKMANN, B. S.
ROOM 901 TERMINAL BLDG.
103 Park Avenue New York



WHY NOT BE AN ARTIST?

[illegible] High Salaried Positions.

Earn $25 to $100 Per Week

[illegible] easy fascinating work [illegible] courses of Personal Home Instruction [illegible] are complete, practical. Twelve years [illegible] teaching. Expert Instructors. Superior Equipment. Positions ready for [illegible]. Write for Valuable Art Book Free.

Our Own Fireproof Building

School of Applied Art

840 Fine Art Bldg
Battle Creek, Mich

$7.55 Buys Best 140-Egg INCUBATOR

Freight Prepaid.

[illegible] Satisfaction guaranteed [illegible]

BELLE CITY INCUBATOR CO. Box 77 Racine, Wis.

Best grade cedar canoe for $20

We sell direct saving you $30 on a canoe. All canvas cedar and copper fastened. Have you seen our new Mahogany Finished Canoe for 1910? We make a [illegible] and 16 ft. also power canoes. Write for free [illegible] giving prices with retailer's profit cut. We are [illegible] the largest manufacturers of canoes [illegible]

Detroit Boat Co. 148 Bellevue Ave. Detroit, Mich.

6% Interest on $100 Savings

and 5 per cent on smaller sums, and yet assure [illegible] ple security through Trustee holding $1,700,000 of approved First Mortgages and $750,000 Capital, Surplus and Stockholders individual liability. *Write for "Safety Dollar" booklet and double your interest.*

Georgia State Savings Ass'n, 175 York Street, Savannah, Ga.

travel of over 442,000,000 miles. Last year the total receipts were $203,562,383.07 and the expenditures amounted to $221,004,102.89, and in addition money orders were issued for $491,174,844.00. This stupendous business enterprise is managed by the Postmaster-General and four assistants, who are usually selected on partisan grounds and rarely allowed to remain in office long enough to become reasonably familiar with the mere outlines of their work.

The bill seeks to decentralize the system so as to overcome the wasteful and paralyzing effects of congestion at Washington. An organization is created to fill the gap between the Department in Washington and work in the field, and for this purpose the country is to be divided upon administrative rather than geographical lines into districts which are each to be in charge of a Superintendent of Post-Offices.

The wisdom of establishing districts for administrative purposes is as clear as the necessity for division superintendents on a transcontinental railway line. To illustrate: If the lock on a mail sack is injured at Point Barrow, Alaska, today, the sack must be shipped to Chicago for repair, and only a short while ago Washington City had the only repair shop available. Supplies are now ordered from Washington and forwarded by mail, whereas under the new order a very large proportion of the supplies would go by freight direct from the place of origin to a warehouse near the place of use. The Hill system of railways would be managed like our postal service if all station agents were required to write to the New York office for supplies of paper, furniture, ink and the like, and the section bosses had to call for picks, shovels and other necessaries from the same source, and so on down to the end of the line to and including an accounting method so crude that no one could determine with accuracy the cost of any service.

Wiping Out the Deficit

The bill does not provide a rigid statutory form of account-keeping, but indicates the general lines of the system which the Director of the Posts shall install. The books prescribed will exhibit analytically the operations of the Department and the service distributed, on the one hand, among the main heads of service, such as collection, assorting, transportation, and so on, with cross allocation, on the other hand, of all the expenditures to the respective classes of mail matter for which they are performed. Some twenty-five thousand small post-offices are made non-accounting and grouped under the general head of "imprest" offices, thereby avoiding an immense amount of needless accounting and bookkeeping. A Commission of Postal Appeals is created, to pass on all questions of a quasi-judicial nature involving a citizen's right of access to the mail. Rates of postage and all matters liable to lead to protracted debate were omitted so as to avoid diverting attention from the fundamental question of reorganization.

But I must forego further pursuit of details. The bill was cordially approved by Postmaster-General Meyer and his assistants, and likewise has the approval of Postmaster-General Hitchcock. It failed of passage during the last Congress owing to lack of time for its proper consideration, but I have reintroduced the bill, which is now designated Senate 6287, Second Session, Sixty-first Congress. The Committee on Post-Offices and Post-Roads will favorably report the bill to the Senate and it should be enacted into law before the close of this session. I believe not only that it will increase efficiency, but that, after the expense of installation is absorbed, *it will result in such economies in the administration of the Department and service as will ere long wipe out the deficiency.* In operating under it the Department will be able with almost unerring certainty to determine the actual cost of each service performed, thereby reaching a sound basis for legislation such as is neither available nor obtainable under the present system.

I deeply sympathize with the earnest desire of the Department officials to get rid of the deficiency they are fated to encounter each year, but I submit that the first real movement toward that end must begin with the substitution of a modern, up-to-date business organization for the existing antiquated system, which rests upon a few sections of law enacted in 1835, supplemented by statutory fragments added from time to time since that year.

Plain Words From a Painter To a House-Owner

"YOU would think that painters averaged better than bankers, lawyers or merchants, the way people trust them" said an old painter to a property-owner who had called him in to tell him why his painting had gone wrong.

¶ "Painters will average just as high in skill and honesty as any class, perhaps," he continued, "but don't think that good painters have no unworthy competitors. We have fakirs to contend with in our trade as much as you do in yours. And you property-owners make it hard for those of us who try to do the right thing. You leave everything to the painter.

¶ "But what painter? The man who bids lowest. What do you expect the cheapest man in the bunch will do to you when you leave it all to him? Of course you get stung sometimes.

¶ "There is nothing much wrong with this job except that the painter used a substitute for pure white lead and did his work too hurriedly. I suppose he had to do it in order to make anything on what you paid him."

¶ The old painter was right. Specify pure white lead guaranteed by the "Dutch Boy Painter" for all your painting and give the good painters in your community an even chance. Then allow them time to do the work right. It pays in the end.

¶ Take a step toward being paint-wise (and money-wise) by asking us for "Dutch Boy Paint Adviser No. P." Includes information on painting, decoration (in the house and out), flower and shrubbery arrangement, etc., a most valuable collection of booklets—free.

Our Pure White Lead ("Dutch Boy Painter" trade mark) is now packed in steel kegs, dark gun-metal finish, instead of in oak kegs as heretofore.

NATIONAL LEAD COMPANY

An office in each of the following cities:

New York Boston Buffalo Cincinnati Chicago Cleveland St. Louis
(John T. Lewis & Bros. Co., Philadelphia)
(National Lead and Oil Company, Pittsburgh)

Kenyon

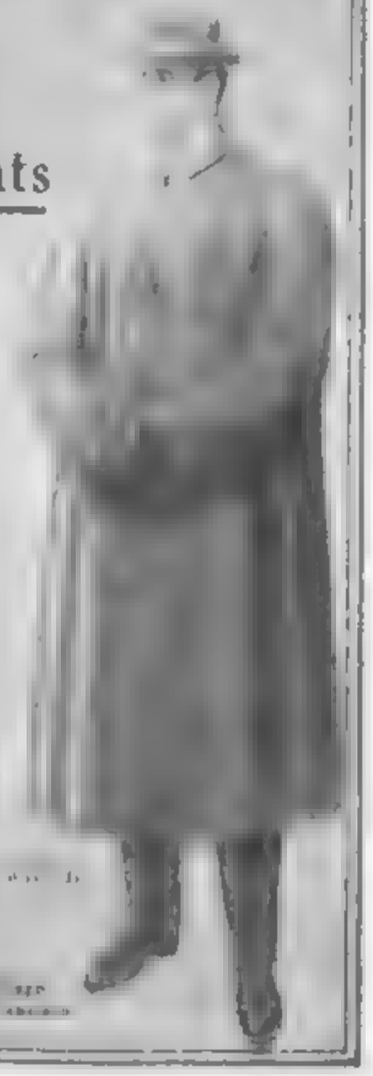
Specialties For Men $11 to $ 0

[illegible]

Novelties For Women $1 [illegible]

[illegible]

Ken-reign Triple-Ply Slip-on Coats for Summer Wear $10 up



These useful garments enable you to travel by motor-car, yacht, train or steamer in defiance of wind, dust and sudden storms.

They are made of two exceedingly durable fabrics with rubber between, so light that they will pack in a bag that seems already full.

They are neither rubber coats nor mackintoshes as you have understood those names. They are distinctive.

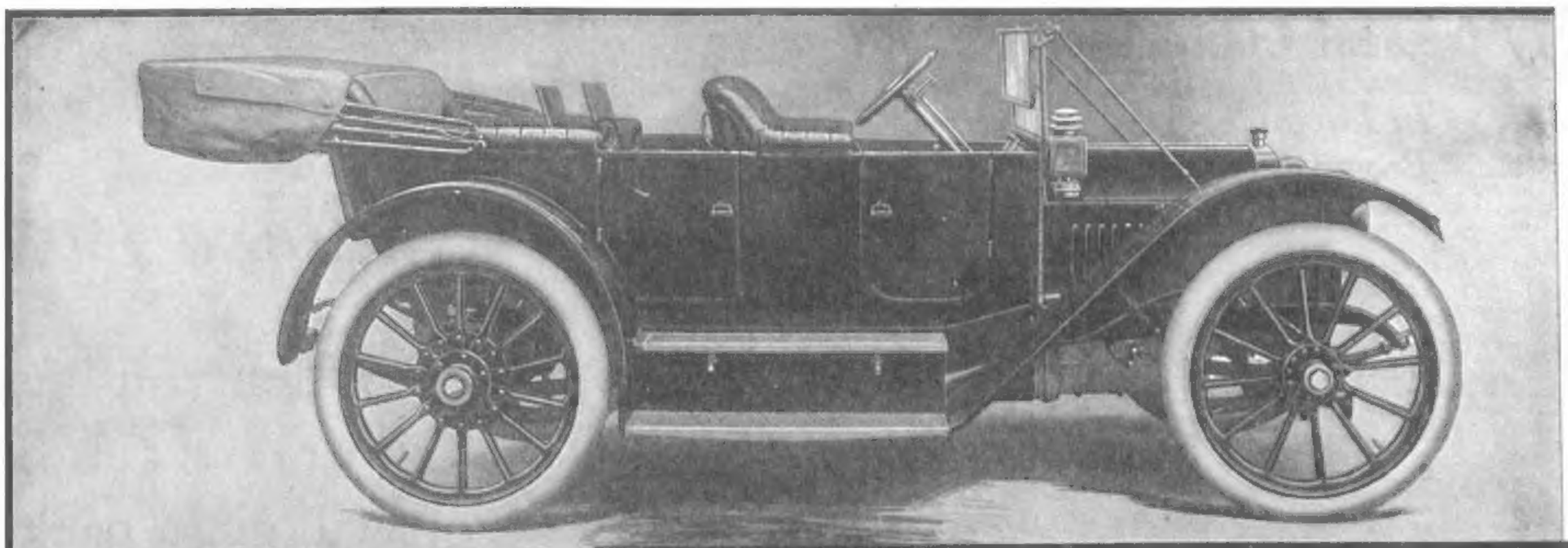
You cannot enjoy your summer to the full without a Ken-reign Triple-Ply Slip-on.

Most good stores have these coats in stock. Look for the Kenyon label. [illegible] from our Style [illegible] them to your [illegible]

As [illegible]

C. Kenyon Company

[illegible] Union Square, New York [illegible] 41 Washington Street, Boston [illegible] Wholesale Sales Rooms [illegible] 700 Jackson Boulevard, Chicago [illegible] 42 Osborne Street, Saint [illegible]



Designed for Touring Comfort

The "Owen"

$4,000 Fully Equipped

THE OWEN Motor Car is intended for discriminating buyers—those desiring the greatest possible comfort, luxury and finish. It is designed for the man who wants the highest grade touring car for his family.

The car is built around this idea: It has 42-inch wheels with ample tires, insuring tire economy and great mileage; a long stroke motor, which gives smoothness and quietness and eliminates all vibration; it has the steering apparatus on the left-hand side with right-hand gear shift lever, all enclosed within the body, making easy access to the driver's seat from either the right or left side, and a closed front type of body protects the passengers from the annoyance of dust and dirt.

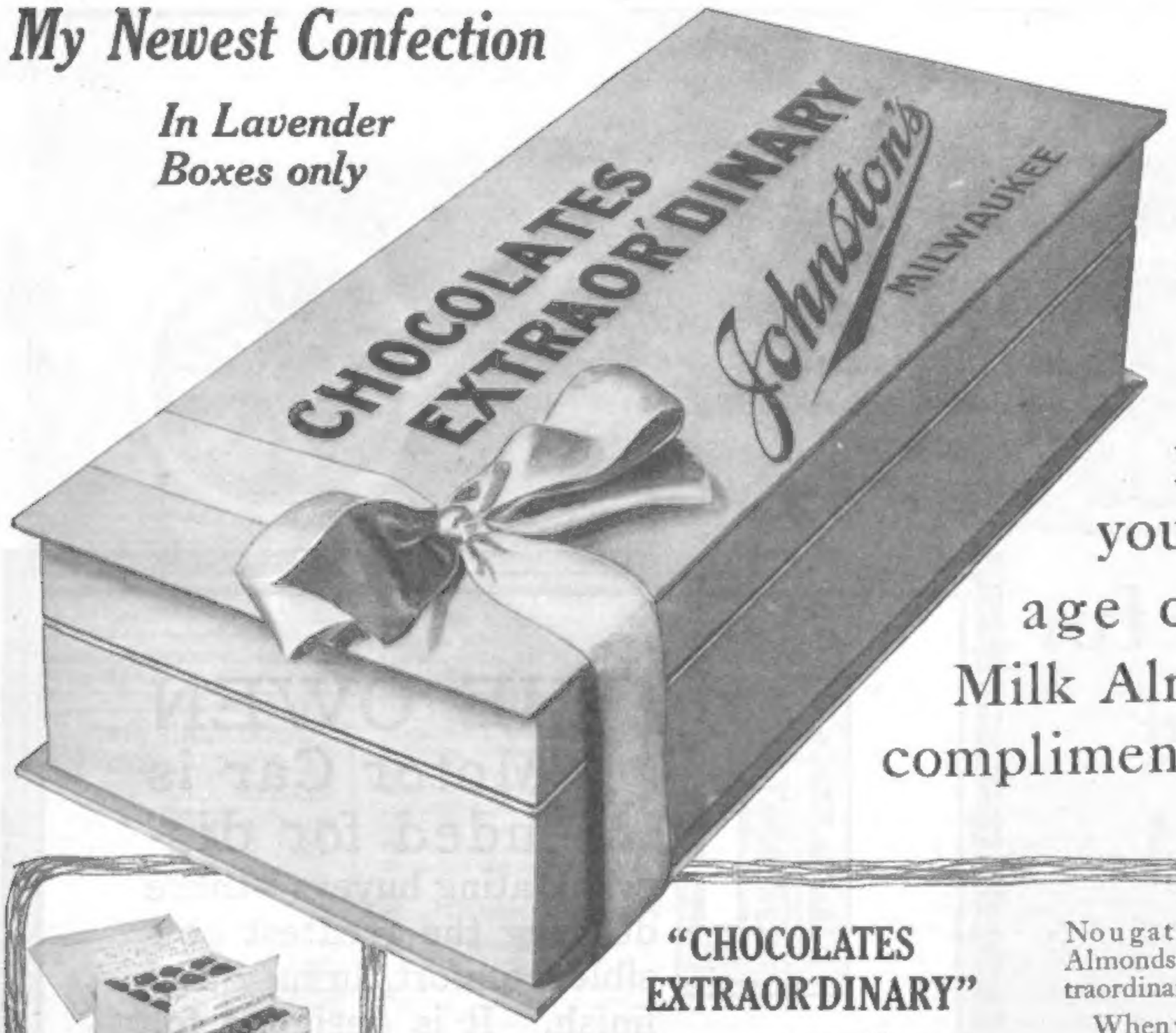
In addition we have made a particular feature of refinements in finish and details.

The car is priced at $4,000, which includes all the equipment necessary for a complete touring car—top, windshield, speedometer, clock, tire, chains, electric horn and an extra inner tube.

The Owen Motor Car Co.
DETROIT, MICHIGAN (2)

My Newest Confection

In Lavender Boxes only



$1.00 a Box

When you buy your first box you will get a package of Swiss Style Milk Almonds, with my compliments.

T-R-I-A-D Chocolates
All Three in One Package

Swiss Style Milk Chocolate Creams
(In Gold Boxes Only)

Original Dutch Bitter Sweets

White Cherries in Maraschino Chocolate Dipped

"CHOCOLATES EXTRAOR'DINARY"

—a brand new confection, entirely different from anything ever before brought out.

This candy is a creamed chocolate instead of a chocolate cream.

The chocolate is more than a coating—it is extra thick—three times thicker than in ordinary candy, and protects the nugget of enticing cream like the shell of a nut.

When they melt upon your tongue, the blending is perfect—the chocolate absorbs the cream and the combination is exquisite.

The unique flavor of both is apparent to the palate until the last morsel is gone.

Taste **"CHOCOLATES EXTRAOR'DINARY"** and you will say they are the finest confection ever created. Nothing can approach them for deliciousness of flavor.

"CHOCOLATES EXTRAOR'DINARY" are daintily packed in handsome lavender boxes only. Ask your dealer for Johnston's **"CHOCOLATES EXTRAOR'DINARY,"** one dollar a box. You will receive also as my gift a package of Swiss Style Milk Almonds.

If your dealer can't supply you, pin a dollar bill to the coupon below and send it to me. I will ship you direct a pound package of **"CHOCOLATES EXTRAOR'DINARY"** together with a complimentary box of my Swiss Style Milk Almonds.

I make chocolates to suit every taste—the finest that money and skill can create. This package not only contains Creams, but Chips—Nougats—Caramels—Walnuts—Almonds—Filberts—dipped in extraordinary chocolate.

When you get Johnston's Chocolates you can rest assured you have the best.

I don't want to hurry you. But if you want to accept my free gift you must order your package of **"CHOCOLATES EXTRAOR'DINARY"** before March 26, 1910. So ask your dealer today for a package of this new confection. Or send to me direct.

Johnston's
MILWAUKEE

Pin a Dollar Bill to this Coupon and Mail to

Johnston, Milwaukee S. E. P. 05

Please send me a package of **"CHOCOLATES EXTRAOR'DINARY,"** and also, with your compliments, a box of Swiss Style Milk Almonds.

Name_____

Address_____

City_____

My Dealer is_____

NOW

All The Family Can Have
The More Than Merely "Guaranteed" Hose

The wonderful popularity of Everwear Hosiery for Men and Women has created a widespread demand for Children's hose of the same quality. Fathers and Mothers say—"If I could only buy stockings for the children that would wear like my own Everwear, all our hosiery troubles would be over."

So here you are, parents—the boys and girls can now have real Everwear Hosiery—made to wear where the wear comes most—the knees being made to stand hard knocks as well as the heel and toe. And the same Everwear standard—the fit, comfort and general elegance—is maintained in the Children's hose.

Every man and woman who has worn Everwear knows what this means; they know how vastly superior is Everwear to the ordinary hosiery and other guaranteed kinds.

In spite of its wonderful wearing qualities Everwear is perfectly soft and easy on the feet. The extra strength is secured by an exclusive process—the Everwear process—which makes the "wear" parts as fine and comfortable as the rest—no bungling—no discomfort.

The Everwear colors are absolutely fast. And Everwear will not stretch out of shape or shrink. These are the qualities found in the "More than merely guaranteed Everwear" which are not found in the "Merely guaranteed brands." Everwear Hosiery is luxurious and stylish—the absolute perfection of durability, elegance, economy and comfort.

Remember Everwear is always sold under this guarantee: *If any or all of six pairs shows a hole or tear within six months after date of purchase, new hose will be given free.*

A box of six pairs will surprise you, please you and convince you. Look for the name Everwear on the box and the hose. Order through your dealer. If he doesn't keep them write us, enclose price, stating size, color and kind desired, and we will ship them express prepaid. Descriptions in full below. Six pairs of one size in a box—solid or assorted colors. Send for our free booklet: "An Everwear Yarn."

Everwear TRADE MARK HOSIERY

For Men

SILK LISLE

$3.00 a box. Colors, black, tan, champagne, burgundy, lavender, light and dark shades of blue and gray, hunter green, reseda green, purple, gun metal.

EGYPTIAN COTTON

$1.50 a box. Extra light or medium weight. Colors, black, black with white feet, blue, green, burgundy, light and dark shades of gray and tan, light blue and brown.

Children

IN EGYPTIAN COTTON ONLY

$2.00 a box. Colors, black and tan.

The knees and feet are especially durable, being doubly reinforced by the Exclusive Everwear process; yet they are not bunglesome and coarse as is often the case in this class of hose.

Fit, comfort and appearance have not been sacrificed in order to produce the long wearing qualities.

Women

SILK LISLE

$3.00 a box. Light weight. Colors, black and tan.

EGYPTIAN COTTON

$2.00 a box. Colors, black, black with white feet, and tan.

The close ankle fit gives that neat, stylish appearance so much desired by every woman of taste.

The close heel fit, too fit, and the fine soft texture assure absolute comfort in the shoe.

EVERWEAR HOSIERY CO., Dept. 11, MILWAUKEE, WIS.

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B. Kuppenheimer & Co.

Unfailingly Correct—Unusual in Quality.

There is no satisfaction in looking less than altogether right at any time—whether it be on the promenade or in the office.

For the particular man—for the man who lays stress on the little perfections in clothes—our new models have a special attraction.

There is real distinction in the designs and patterns—artistic modeling that marks the garment of the higher order.

They offer a wide selection of the newest and best—clothes in which you can take proper pride—whether it be Easter Sunday or the days that follow.

Make sure of seeing what is correct and authoritative for spring and summer, by asking for Kuppenheimer Clothes—at the better clothiers. Send for our book, Styles for Men.

The House of Kuppenheimer

Chicago New York Boston